

Guaranteed Whole Life<sup>SM</sup>

Issued through

THE PENN MUTUAL  
LIFE INSURANCE COMPANY



You,  
Stronger.

# Few things in life are guaranteed. This is.

Our Guaranteed Whole Life permanent life insurance product is backed by a lot of guarantees—because we know how important that is when it comes to protecting your family or business.<sup>1</sup> We didn't name it Guaranteed Whole Life for nothing.

<sup>1</sup>All guarantees are based on the claims-paying ability of the issuer.



# These are the guarantees that'll give you that 'feel good' feeling.

## Protection for Life

Your policy's death benefit is guaranteed for life—and paid to your beneficiaries income-tax-free.

## Predictable Payments

No surprises here. Your payment amount is guaranteed to never increase.

## Cash Value That Grows

Your policy is guaranteed to grow cash value that you can access at any time, for any reason.<sup>1</sup> No matter what you choose to use your cash value for, your policy is there to help.

- Extra retirement income
- A way to fund a loved one's college education
- A means to achieving your own financial goals

<sup>1</sup>Accessing cash value will reduce your policy death benefit and values, may result in certain fees and charges and may require additional premium payments to maintain coverage. Ask your financial professional for details on accessing your cash value, including how it might impact the coverage guarantees and situations when the values you access could be taxable. Always consult your tax advisor before accessing a policy's cash value.

# But it's more than the guarantees that make Guaranteed Whole Life something special.



## You could earn dividends, too.

You're eligible to receive annual income-tax-free dividends, which you can use however you'd like to. Although dividends are never guaranteed, we've paid them to eligible whole life policyholders ever since the company was founded in 1847.<sup>2</sup>



## Feel free to add extras.

If you're looking for extra protection beyond what a basic policy provides (such as protection in the event of serious illness), we've got you covered. Pun intended.

To see the full list of extra protection benefit options, visit:

[www.pennmutual.com/GWL-Options](http://www.pennmutual.com/GWL-Options)

**You,  
Stronger.**

**Our financial professionals are here to help you become financially stronger today, so you don't have to spend your time worrying about tomorrow. Because life is meant to be lived, after all.**

<sup>2</sup>Past performance is not indicative of future results. Dividends are always tax-free while they remain in the policy. Dividends taken as cash could be taxable under certain circumstances. You should always consult your tax advisor prior to accessing dividends.



## About The Penn Mutual Life Insurance Company

Penn Mutual helps people become stronger. Our expertly crafted life insurance is vital to long-term financial health and strengthens people’s ability to enjoy every day. Working with our trusted network of financial professionals, we take the long view, building customized solutions for individuals, their families, and their businesses. Penn Mutual supports its financial professionals with retirement and investment services through its wholly owned subsidiary Hornor, Townsend & Kent, LLC, member FINRA/SIPC.

**Visit Penn Mutual at [www.pennmutual.com](http://www.pennmutual.com).**



## Disclosures

**All guarantees are based on the claims-paying ability of the issuer provided required premiums are paid.**

Guaranteed Whole Life (Policy form number ICC18-TL) is a whole life insurance policy offered by The Penn Mutual Life Insurance Company. Policy form number may vary by state. Product and features may not be available in all states.

Optional riders and benefits may be subject to eligibility and underwriting requirements, additional premium requirements and/or minimum or maximum coverage amounts. Availability and rider provisions may vary by state.

Any reference to the taxation of the products in this material is based on the issuing company’s understanding of current tax laws. Penn Mutual, its subsidiaries and its representatives do not provide tax or legal advice. You should consult your tax advisor regarding your personal situation.

This material is intended to provide an overview of the product or concept described. All information, including product features, availability, rates and other provisions is believed to be accurate as of September 2020 and is subject to change.