



**Guaranteed Whole Life II**

Issued through

**THE PENN MUTUAL  
LIFE INSURANCE COMPANY**

**You,  
Stronger.**

# A product with a lifetime guarantee ... for life, literally.

There's nothing better than knowing your family or business is protected. Our Guaranteed Whole Life II permanent life insurance product provides the lifetime protection you're looking for, as well as some other pretty big guarantees.<sup>1</sup>

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



# Their future ... and yours, too.

## Guaranteed protection for life

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

## Guaranteed payments on your timetable

No surprises here. You decide at the beginning how long you want to take to pay up your policy — five years, until you reach age 100, or any timeline in between. Once you decide, your payment amount is set and guaranteed to never increase.

## Cash value that's guaranteed to grow

Your policy is guaranteed to grow tax-deferred cash value that you can access at any time, for any reason, during your lifetime. Whether you want to open a business, pay for a loved one's college education or just have extra income in retirement, the choice is yours. And there are lots of choices.<sup>1</sup>

<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.

## Opportunity for dividends

You're eligible to receive annual income-tax-free dividends, which you can use however you'd like. Although dividends are never guaranteed, we've been paying them to eligible whole life policyholders every year since the company was founded in 1847.<sup>1</sup>

## Options for greater flexibility

If you're looking for more than what a basic policy provides, you can add on optional benefits (what we call riders). Some of our more popular ones can help you increase your death benefit, build more cash value or even afford a larger death benefit. There are even optional benefits that let you extend life insurance coverage to other family members or help protect you in the event of a serious illness.

To see the full list of optional benefits, visit:  
[www.pennmutual.com/GWLII-Options](http://www.pennmutual.com/GWLII-Options).

**You,  
Stronger.**

**Our financial professionals are here to help you become financially stronger today so you can spend less time worrying about tomorrow.**

<sup>1</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.**

Guaranteed Whole Life II (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. This product is not offered in New York.

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 November 2021 and is subject to change.

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