

Winning Combinations from Penn Mutual

Penn Mutual's **NEW** "Combined Strength of Two Policies" Illustrated Sales Concept is the industry's only illustration tool that allows you to easily illustrate two different life insurance policies and show the combined benefits within one simple report. Highlights of this new concept include:

- ✓ Ability to illustrate any two Penn Mutual Term and/or Permanent life products
- ✓ Advantages of the combined products
- ✓ Optional features including displaying the IRR on combined values, guaranteed ledger values and summary year bar graphs

Key Combinations

The ability to combine any two products in this unique concept from one of the most competitive and comprehensive product portfolios in the industry, makes for a winning combination.

Below are some stand-out combinations to consider:

Combination	Why it's Unique
1 Any Penn Mutual Permanent Product & Term	Supplement competitive permanent coverage with term insurance to help ensure full protection, with the choice of a convertible term product offering some of the strongest term conversion guarantees in the marketplace or a non-convertible product option
2 Accumulation Builder Flex IUL & Guaranteed Protection UL	Strongest IUL guarantees in the marketplace with solid income potential, plus added lifetime no-lapse protection
3 Accumulation Builder Flex IUL & Guaranteed Whole Life	Unmatched income potential with even greater guarantees – give client's the best of both worlds with this combination
4 Survivorship Plus Select IUL & Survivorship Choice Whole Life	No other single carrier can offer survivorship products in both IUL and Whole Life categories

Learn more about these winning combinations, and the many others available, by contacting:

For Adviser Use Only

This concept must be accompanied by or preceded by a full basic life insurance illustration and/or proposal for both new business products illustrated. The concept report will not show values for a combined death benefit if the insured(s) for both products are not the same.

All guarantees are based on the claims paying ability of the issuer. Products, features and riders may vary by state. Policy form numbers vary by state and may be obtained by contacting Penn Mutual or your Penn Mutual field office.



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