



Grow Your Sales with Survivorship ChoiceSM Whole Life



Deliver a survivorship whole life solution that has the protection and accumulation guarantees clients want, plus **10 COMPETITIVE ADVANTAGES** you won't find just anywhere.

1

A leader in cash value and death benefit IRR (internal rate of return), with **competitive supplemental retirement income**

6

Overloan Protection Benefit Rider keeps the policy in place despite outstanding loans (unique in the whole life space)

2

Built-in guarantees of whole life, including: guaranteed death benefit protection (up to age 121 of the younger insured), guaranteed premiums and guaranteed cash value accumulation

7

Flexible Protection Rider for cost conscious clients who want to maximize protection in the early years by blending term and permanent coverage

3

Choice of payment options—a duration of 20 years or to the younger insured's attained age 100

8

Two Paid-Up Additions Riders allow clients to replace term coverage with permanent coverage more quickly or increase their death benefit and policy cash values

4

Automated Premium Offset feature can automatically apply dividend¹ and paid-up addition surrenders to offset required premiums

9

Policy Split Option Rider allows a joint policy to be divided into two individual whole life policies under certain conditions, such as divorce or federal estate tax changes

5

Strong dividend history backed by a company that has consistently paid dividends¹—even in the most challenging times

10

Chronic Illness Accelerated Benefit Rider is automatically included on permanent policies at no upfront cost²



To learn about Survivorship Choice Whole Life's other features and riders, please contact your field office or call the Life Sales Desk at 1-800-818-8184, option 4.

¹Dividends are not guaranteed.

²Subject to eligibility requirements.

All guarantees are based on the claims paying ability of the issuing company. Survivorship Choice Whole Life is a last-survivor whole life insurance policy offered by The Penn Mutual Life Insurance Company (policy form ICC17-TLJ). Policy form numbers 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.

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