

Protection Non-Convertible TermSM

10-15-20-30



Protection
Non-Convertible TermSM

Discover
What's
Possible



Life Is About Moments— Don't Wait for Them, *Create* Them.

Big milestones in life are cause for celebration—and a good time to reflect on your hopes and dreams for you and your family.

Protection Non-Convertible Term life insurance can provide the protection your family needs—when they need it the most. Whether you have a mortgage, education costs or business expenses to worry about, Protection Non-Convertible Term helps ensure your family will be taken care of if you're no longer there. It provides:



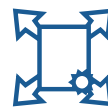
Guaranteed death benefit protection for your choice of 10, 15, 20 or 30 years—as long as the required premiums are paid.



An income-tax-free death benefit your beneficiaries can access immediately, without waiting for your estate to settle.



Affordable premiums that are guaranteed to never change during the policy period you select.



A source of supplemental protection if you already have some life insurance, helping to fill in any coverage gaps.



Options for extra protection so you can customize your policy to meet your personal needs.

Different Products for Different Needs

Protection Non-Convertible Term provides affordable, temporary protection. If you think you may need lifetime protection, ask your adviser about Penn Mutual's convertible term product—which guarantees your access to permanent life insurance without evidence of insurability.

Snapshot of Options for Extra Protection

Protection Non-Convertible Term offers a variety of optional riders you can choose from to enhance your policy.¹

If you're concerned about...	Consider these optional riders...
Paying premiums if disability strikes	Disability Waiver of Premium Rider waives all premiums if the insured becomes totally disabled.
Sudden death due to an accident	Accidental Death Benefit Rider pays beneficiaries an additional death benefit if the insured dies as a result of an accident.
Securing life insurance coverage for your children	Children's Term Insurance Rider extends term coverage to the insured's children—and gives them the option to convert to their own permanent policy at age 23.

To learn more about these riders, ask your adviser or visit www.PennMutual.com/PNCT-Riders.

Your Needs in Focus

You can be confident in knowing your Protection Non-Convertible Term policy is backed by Penn Mutual—a company with a long history of proven financial strength and protecting policyholders since 1847.

Ask your adviser how Protection Non-Convertible Term can help protect what matters most.

¹Riders and benefits may be subject to eligibility and underwriting requirements, additional premium requirements and/or minimum or maximum coverage amounts. Availability and provisions may vary by state.



About The Penn Mutual Life Insurance Company


Penn Mutual is committed to helping people live life with confidence. At the heart of this purpose is the belief that life insurance is central to a sound financial plan. Through our network of trusted advisers, we are dedicated to helping individuals, families and businesses achieve their dreams.

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All guarantees are based on the claims paying ability of the issuing company. Protection Non-Convertible Term is a term life insurance policy offered by The Penn Mutual Life Insurance Company. Policy form: ICC18-LT-N. Policy form numbers vary by state. Product and features may not be available in all states.

Any reference to the taxation of life insurance products in this material is based on Penn Mutual's understanding of current tax laws. Penn Mutual and its representatives do not provide tax or legal advice. Please consult a qualified tax professional regarding your personal situation.

For more information about Protection Non-Convertible Term, please contact your adviser.