



Standard Fold-In Program



If you have questions about the Standard Fold-In Program, please contact your field office or contact the Penn Mutual Life Sales Desk at 1-800-818-8184, option 4.

Penn Mutual offers a uniquely competitive Table Four to Standard Fold-In Program.

Available Until March 30, 2018

Penn Mutual's competitive Standard Fold-In Program can help support your sales for the following accumulation-based products:

- Guaranteed Choice Whole Life
- Accumulation Builder Select IUL
- Accumulation Builder Advantage IUL (in approved states)
- Survivorship Plus Select IUL¹ (without the extended no lapse guarantee rider)
- Survivorship Plus IUL¹ (without the extended no lapse guarantee rider and in approved states)
- Diversified Growth VUL (without the extended no lapse guarantee rider)

Notable Program Features

- A Table Four to Standard rating class
- A \$5,000,000 maximum per individual life²
- Available to eligible clients age 70 or under³
- Applied automatically to every case that qualifies
- Pure table shave program, not a crediting system

¹ Available up to a survivorship death benefit (Underwriting amount) of \$5 million Available on each life, up to maximum (Underwriting amount) of \$5 million.

² Ultimate total underwriting amount to include any Penn Mutual in-force coverage.

³ Cannot save age to qualify for the program

Please note, the Standard Fold-In Program is not available for:

- Cases eligible for Express Review or Accelerated Underwriting
- Guaranteed Protection Universal Life
- Protection Guard Universal Life
- Survivorship Plus Select IUL with the Extended No Lapse Guarantee Rider
- Survivorship Plus IUL with the Extended No Lapse Guarantee Rider
- Diversified Growth VUL with the Extended No Lapse Guarantee Rider.
- Premium Financing Cases
- High Net Worth Foreign National Program

All guarantees are based upon the claim-paying ability of the issuer. Penn Mutual's variable products are primarily offered through Hornor, Townsend & Kent, Inc. (HTK), Registered Investment Adviser, Member FINRA/SIPC, 600 Dresher Road, Horsham, PA 19044, 215-957-7300. HTK is a wholly owned subsidiary of The Penn Mutual Life Insurance Company.

For Adviser Use Only.

© 2017 The Penn Mutual Life Insurance Company and The Penn Insurance and Annuity Company, Philadelphia, PA 19172 www.pennmutual.com