



# Versatile Choice Whole Life<sup>SM</sup>

A competitive whole life product with the versatility to support diverse client needs—backed by a financially strong company that stands behind its premium, protection and accumulation guarantees and has paid dividends to eligible policyholders every year since 1847.<sup>1</sup>

## • Dial-up Policy Payment Period

Clients can customize their policy payment period at issue—from 5 years after issue to the year the insured will reach age 100.

## • Affordability in the Early Years

The **Flexible Protection Rider** supports a larger death benefit more affordably at issue by blending permanent and term life coverage—then replacing the term coverage with paid-up permanent coverage over time.

## • Two Flexible Paid-Up Additions Riders

The **Accelerated Permanent Paid-Up Additions Rider** helps speed the replacement of the term coverage under the Flexible Protection Rider.

The **Enhanced Permanent Paid-Up Additions Rider** helps increase death benefit and policy cash values through extra payments.

**Both riders** offer flexibility, such as custom annual payment amounts and durations, a catch-up payment provision for missed payments and more.

## 13 Riders to Create Custom Solutions<sup>2</sup>

- **Overloan Protection Benefit Rider:** Keeps the policy in force despite outstanding loans—and is not typically offered by other whole life providers.
- **Chronic Illness Accelerated Benefit Rider:** Provides a safety net if chronic illness strikes—and is included automatically at no upfront cost.<sup>3</sup>
- **Two Disability Waiver Riders:** Provide added security—and one option provides 6 year own-occupation protection.
- **Surrender Value Enhancement Rider:** Enhances retained values for business planning policies if the policy is cancelled in the first five years.
- **And many more.**

## Compensation Advantages for You

Versatile Choice Whole Life offers an asset based commission option, plus a persistency bonus in years 5 through 15.

**To learn more, contact your field office or call the Life Sales Desk at 1-800-818-8184, option 4.**

## For Adviser Use Only

<sup>1</sup>Dividends are not guaranteed.

<sup>2</sup>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.

<sup>3</sup>Subject to eligibility requirements.

All guarantees are based on the claims paying ability of the issuing company. Versatile Choice Whole Life is a whole life insurance policy offered by The Penn Mutual Life Insurance Company (policy form ICC18-TL). Policy form numbers may vary by state. Product and features may not be available in all states.