

Table Shave Fold-In Program

Penn Mutual offers a uniquely competitive Table Shave Program.

Penn Mutual's competitive Table Shave program can help support your sales for the following accumulation-based products:

- Guaranteed Choice Whole Life
- Accumulation Builder Advantage IUL
- Survivorship Plus IUL (without the extended no lapse guarantee rider)
- Diversified Growth VUL (without the extended no lapse guarantee rider)

Notable Program Features

- A four table fold-in to standard rating class
- A \$5,000,000 retention limit
- Available to eligible clients age 70 or under
- Applied automatically to every case that qualifies
- Pure table shave program, not a crediting system

Please note: The Table Shave Program is not available for Guaranteed Protection Universal Life or Protection Guard Universal Life. Additionally, it is not available for Survivorship Plus IUL, or Diversified Growth VUL when the Extended No Lapse Guarantee Rider is included.

If you have questions about the Table Shave program, please contact your field office or contact the Penn Mutual Life Sales Desk at 1-800-818-8184, option 4.

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 Advisor, 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.

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