

# competitive Edge

**Guaranteed Protection® UL – Competitively Priced with Strong Cash Value**

If your clients are looking for low-cost permanent life insurance with added flexibility, take a closer look at Guaranteed Protection UL and see why it is attracting attention.

**Guaranteed Protection UL** provides competitively priced guaranteed coverage that consistently beats John Hancock's Protection UL in guaranteed annual premiums and target premiums. And, the 20-year cash value for Guaranteed Protection UL clearly stands out from the competition, providing increased flexibility.

\$1,000,000 Initial Face Preferred Non-Tobacco		Penn Mutual				John Hancock		
		Guaranteed Protection UL				Protection UL G 2009		
		Level Pay to 100 Guarantee to 121	Target	20th Year CSV Based on Level Pay 100 [6%]	20th Year CSV Based on Level Pay 100 [5.5%]	Level Pay to 100 Guarantee to 121	Target	20th Year CSV Based on Level Pay 100 [4.5%]
MALE	Age 30	\$3,628	\$5,310	\$69,012	\$65,269	\$4,029	\$3,933	\$66,738
	Age 35	\$4,876	\$6,370	\$101,273	\$95,485	\$5,119	\$4,982	\$82,289
	Age 45	\$7,683	\$9,450	\$139,934	\$131,168	\$8,119	\$8,088	\$90,937
	Age 55	\$11,952	\$15,000	\$156,949	\$143,889	\$12,738	\$12,664	\$88,537
	Age 65	\$20,534	\$24,850	\$112,036	\$89,737	\$22,095	\$21,230	\$52,042
	Age 70	\$28,153	\$32,000	—	—	\$29,389	\$27,689	—
FEMALE	Age 30	\$3,283	\$4,350	\$67,060	\$63,446	\$3,309	\$3,199	\$54,563
	Age 35	\$4,080	\$5,100	\$84,541	\$79,751	\$4,231	\$4,079	\$65,887
	Age 45	\$6,375	\$7,700	\$123,516	\$115,789	\$6,414	\$6,297	\$57,796
	Age 55	\$10,069	\$12,000	\$157,680	\$146,003	\$10,379	\$10,185	\$88,607
	Age 65	\$16,976	\$19,700	\$144,360	\$125,366	\$18,082	\$17,914	\$91,119
	Age 70	\$23,169	\$26,400	\$16,937	—	\$22,809	\$23,167	—

Information taken from illustrations and believed to be accurate as of 8/09. 20-year cash surrender values are based on current illustrated interest crediting rates.

Guaranteed Protection UL offers your clients strong cash accumulation, which gives them the added flexibility to skip payments and catch up later, provides “walk-away” value and access to cash in an emergency that may not terminate the no-lapse. It also provides a target premium that is generally higher than the no-lapse premium. Even with a lower crediting rate than the current 6%, Guaranteed Protection UL consistently offers more cash value accumulation for a lower premium.

## Guaranteed Protection UL – offering more flexibility

Not only does Guaranteed Protection UL offer competitive cash values and premiums that stand out from the competition, it also provides added flexibility and features not often associated with a no-lapse product:

See for yourself how these features compare to John Hancock.

	Penn Mutual	John Hancock	COMPETITIVE EDGE
Current Rate	6.00%	4.50%	Penn Mutual
Catch up Provision	Yes	Yes	—
Surrender Period	14 Years	17 Years	Penn Mutual
Overloan Protection	Yes	No	Penn Mutual
Preferred Loan Provision	Yes	No	Penn Mutual

- \* **Current Rate** – Penn Mutual offers a higher rate, which provides stronger cash accumulation
- \* **Catch Up Provision** – Allows your client the flexibility to catch up to the no-lapse guarantee without owing back interest (will affect the duration of the no-lapse guarantee)
- \* **Surrender Period** – Shorter period provides added flexibility
- \* **Overloan Protection** – Protects the policy from lapsing in the event an outstanding loan results in an unfavorable loan-to-surrender value
- \* **Preferred Loan Provision** – Zero net cost loan beginning in year 11 provides added flexibility to access the strong cash value.

***Guaranteed Protection UL is a competitively priced product with strong cash accumulation and added flexibility that will be sure to give you the COMPETITIVE EDGE.***

## contact

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



All guarantees are based upon the claims-paying ability of the issuer.

Guaranteed Protection UL is a fixed-interest, flexible premium, adjustable, universal life insurance policy offered by the Penn Mutual Life Insurance Company. Product and/or features may not be available in all states. Policy form numbers: FL-08(S) and FL-08(U). (Policy forms may vary by state)

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