

Guaranteed Convertible Term[®]



Guaranteed Convertible Term[®] 10-15-20-30

This information complements, and therefore, must be accompanied by the Guaranteed Convertible Term brochure.

Accidental Death Benefit: Allows more protection if the insured dies as a result of an accident.

Issue Ages:

- 10 Year Term** 20-60
- 15 Year Term** 20-55
- 20 Year Term** 20-50
- 30 Year Term** 20-50

Available at or after policy issue

This rider provides beneficiaries with an additional death benefit if the insured dies as a result of an accident. The minimum death benefit amount is \$5,000. This rider terminates at age 70. The maximum benefit is the lesser of 2 times the face amount or:

- \$50,000 for ages 20-25
- \$250,000 for ages 26-60.

Rider form number ICC13-ADB. Rider form numbers and features may vary by state.

Children's Term Insurance Rider: Secures life insurance coverage for children.

Issue Ages: 0-17

Available at or after policy issue

This rider extends coverage for each eligible child in the insured's immediate family until age 23. Coverage is available in \$5,000 increments, up to a maximum of \$25,000. There is only one premium, regardless of the

number of children covered. In addition, each covered child may convert his or her coverage to a permanent policy that builds cash value on the policy anniversary nearest their 23rd birthday, without submitting medical proof of insurability.*

*The converted policy is limited to five times the coverage amount under the rider.

Rider form number ICC18-CTI. Rider form numbers and features may vary by state.

Disability Waiver of Premium Rider: Protects the policy in the event of disability.

Issue Ages: 20-55 (age 50 for 30 Year Term tobacco classes)

Available at or after policy issue

After a waiting period of six months, this rider waives all premiums for the duration of the disability. If the disability begins before age 60, premiums will be waived until the disability ends or as long as the policy remains in force, whichever is sooner.

If the disability begins after age 60, premiums are waived for two years or until the policy anniversary nearest age 65, if later. This rider terminates at age 65.

The Disability Waiver of Premium Rider is not available with the Disability Waiver of Premium with Automatic Conversion Rider.

Rider form number ICC13-WPN. Rider form numbers and features may vary by state.

Disability Waiver of Premium with Automatic Conversion Rider: Maintains coverage if disability continues for an extended period of time.

Issue ages 20-55 (age 50 for 30 Year Term tobacco classes)

Available at or after policy issue

If disability begins before age 60, after a waiting period of four months this rider waives all premiums if the insured becomes totally disabled. Additionally, if the disability continues for three policy anniversaries, the term insurance is automatically converted to a paid up at 100 whole life policy. Premiums for the whole life policy are waived as long as the disability continues.

If the disability begins after age 60, premiums are waived for two years or until the policy anniversary nearest age 65, if later. This rider terminates at age 65.

The Disability Waiver of Premium with Automatic Conversion Rider is not available with the Disability Waiver of Premium Rider.

Rider form number ICC13-WPA. Rider form numbers and features may vary by state.

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

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.

Guaranteed Convertible Term (Policy form ICC18-LT) is a term life insurance policy offered by The Penn Mutual Life Insurance Company. Policy form numbers vary by state. Product and features may not be available in all states. This product is not offered in NY.

For more information please contact your financial professional.