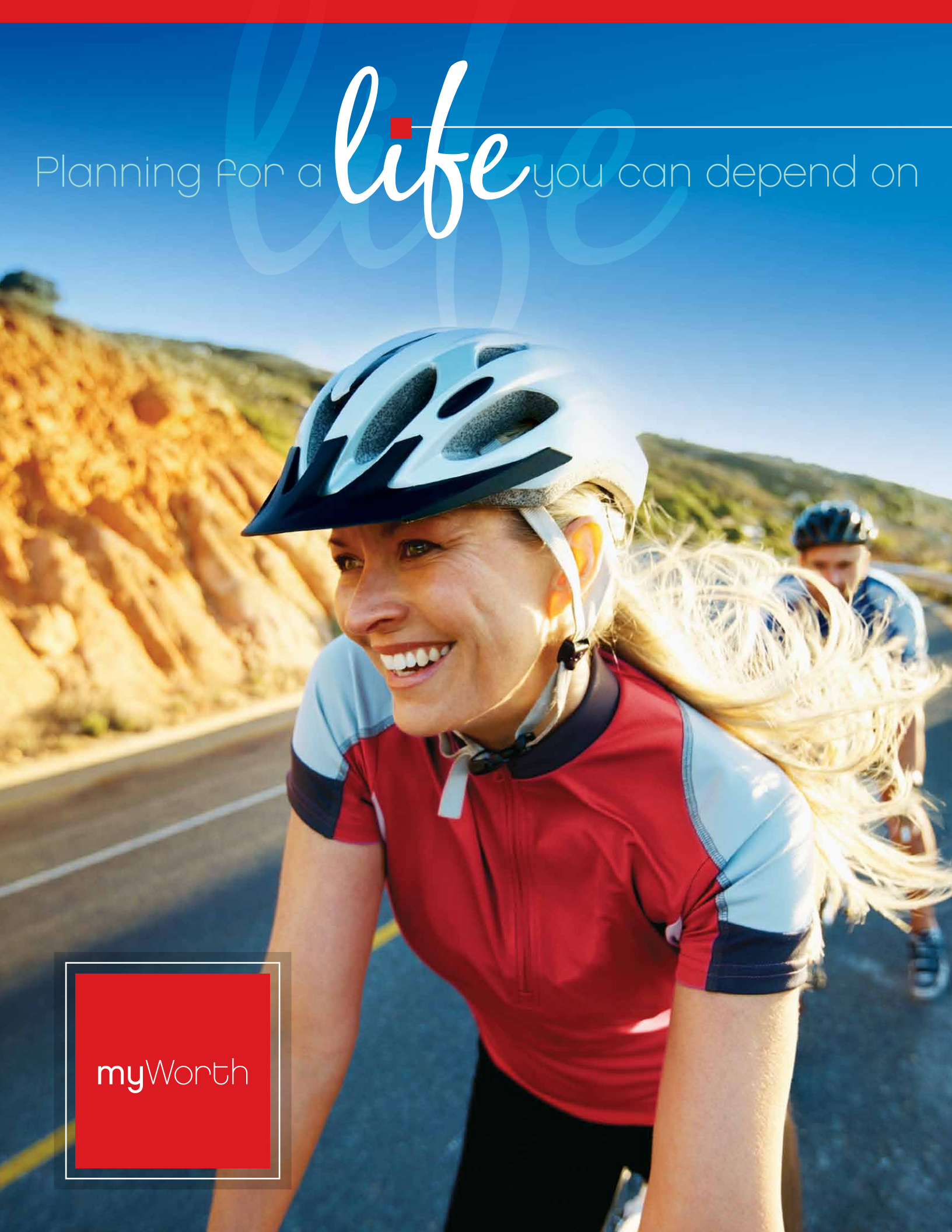


Planning for a *life* you can depend on



myWorth

The *story* of your life

Life Evolves

From your first paycheck to retirement—the path of life is full of choices, shifting priorities, happy moments and unexpected events. Being prepared for all of life's possibilities requires having a sound financial plan that can be adjusted to accommodate your life's ever-evolving path.

Getting Started



- Establish responsible financial habits
- Leverage employer-sponsored benefits and matching contributions
- Secure life insurance protection

Taking Control



- Entering prime earning years
- Build and protect assets
- Save and invest for specific goals

Enjoying Life



- Retire, reduce, or change work
- Asset distribution and preservation
- Plan for asset transfer to others

Leaving a Legacy



- Provide for spouse/partner
- Leave an inheritance to those you love
- Charitable giving

Staying the Course



- Maximize highest earning years
- Heighten focus on retirement and health care
- Reduce liabilities and debt

Take charge of the *lifestyle* you cherish



What Will Your Retirement Look Like?

50% of women anticipate a lower standard of living in retirement.¹

Lorraine's Story

"I worked part-time when my children were young so I could enjoy more time with them. We pinched pennies and made sacrifices to make it work. What we didn't anticipate was the impact it would have on my retirement savings. I need to do some serious catching up if I hope to retire."

Do You Know Your Worth?

43% of women under-estimate their annual non-salaried contributions by at least \$10,000.²

Phil's Story

"We were unprepared for my wife's illness. For months she couldn't do the things she does on a daily basis. I had to work so we ran up our credit card debt, spending a lot on outside help and take-out. Fortunately, she's fine now, but it made me realize how vulnerable our family would be if we ever lost her."

Will Your Savings Last Your Lifetime?

13% of women feel they have addressed how they would afford in-home nursing care.³

Angela's Story

"After my mother broke her hip, she quickly spent her life's savings paying for her escalating health care costs. My family then took turns caring for her. Seeing her through her final years made me realize I want to make sure my savings last my lifetime."

Do You Know Your Options?

67% of women say they have little knowledge of financial products and services.⁴

Karen's Story

"I used to leave the financial planning to my husband because I was too busy and not that interested. But when I saw my sister struggle after her husband died, I realized I'd better get involved in my financial future. I found an advisor we both trust and who educates us. Now, I have the confidence and support to make sound financial decisions about my future."

A full-page photograph of a smiling couple walking on a sandy beach. The woman, on the left, has short dark hair and is wearing a white long-sleeved top and white pants. The man, on the right, is wearing a white short-sleeved shirt and white pants. They are both barefoot and holding hands, looking at each other. The background shows the ocean and a clear sky.

Putting yourself *first*

Components of Your Financial Plan

Women tend to put everyone's needs before their own, but when it comes to a financial plan you must make your needs the priority. Women are more likely to outlive men and are less likely to be financially prepared for their retirement years. Explore and incorporate the components of a comprehensive financial plan to help ensure your value, security and future are well protected.

Life Insurance

Center of Plan

Guaranteed death benefit and cash value that strengthens other financial products.

Diane's Story

"Protecting my loved-ones through life insurance is important to me. It gives me peace-of-mind and my policy enables me to build cash value that I can use as needed."

* See inside back cover for important details about cash value.

Annuities

Guaranteed Income Stream

Tax-advantaged means to grow retirement savings.

Amy's Story

"Adding annuities to my portfolio supports my goal of financial independence. It offers guaranteed income and tax-deferred growth so my money can work for me."

** See inside back cover for important details about guaranteed income.

Disability Insurance

Paycheck Safeguard

Replaces income if unable to work due to sickness or injury.

Katie's Story

"If something happens to me and I'm unable to work, I know I'll be in a better position to maintain my standard of living. With disability insurance, I'll have replacement income so I'll be less likely to need to dip into my savings or retirement accounts."

Investments

Grow & Stretch

Risk and time-based approach to grow wealth.

Anna's Story

"Making sound investments is a way for me to pursue my financial goals at a risk level that's comfortable to me. I'm building reserves to help supplement my retirement income and realize my dream of owning a beach house."

Other Financial Solutions

Goal-based Investments

Savings targeted for specific goals like 401(k)s and 529 Plans.

Jamie's Story

"It feels great to be contributing towards a college savings plan for my children and to my individual retirement account. I'm finally taking the steps needed to secure our future."

Long-term Care

Extended Care Coverage

Receive care while maintaining independence.

Jen's Story

"Having long-term care insurance gives me options if I'm ever unable to care for myself. I don't want to be a burden on my family or lose my financial independence because I can't afford the cost of extended care."

As you take
the next *steps...*

Moving Forward on Your Journey

Congratulations on taking the first big step towards taking control of your financial future.

Hopefully now you'll have:

- Identified where you are in your life's journey with respect to financial objectives and your life choices.
- Begun thinking about your priorities, goals, and dreams.
- Gained an understanding of the value of working with a trusted financial professional who can help you evaluate and analyze options and find the right solutions to address your unique needs.

The next step is to plan for the future you desire by gaining a deeper understanding of where you are today and prioritizing where you want to be tomorrow. It's an important step that will help ensure your life's story is full of possibilities and happy outcomes.

Important Information

The stories in this brochure are for hypothetical illustrative purposes only and are not guarantees of future performance or success. Investing involves risk, including loss of value of one's investment.

* Life Insurance policy cash values can be accessed through loans and withdrawals, which will reduce stated cash value and death benefit amounts.

** Guarantees are based on the claims-paying ability of the insurer. Withdrawals from annuities may be subject to current income tax, and when taken prior to age 59 1/2, a 10% early withdrawal penalty.

...know that you don't
have to do it alone.

WorthForWomen.com

Footnotes

¹ Penn Mutual Worth Survey, 2011. ² Penn Mutual Worth Survey, 2012. ³ Penn Mutual Worth Survey, 2012.
⁴ Financial Education for Moms and All Women, Consumer Financial Protection Bureau, May 8, 2011.



Planning for a Life You Can Depend On

Through the myWorth initiative and WorthForWomen.com website Penn Mutual is working to enable women at every life stage and circumstance to take charge of their financial futures – and realize all of life's possibilities.

Our Noble Purpose

Since 1847, Penn Mutual has been driven by our noble purpose – to create a world of possibilities, one individual, one family and one small business at a time. As an original pioneer of mutual life insurance in America, we believe that life insurance is the most protective, responsible and rewarding action a person can take to build a solid foundation today and create a brighter future for generations to come.

