

Planning for a *life* you can depend on



retirement—the path of life is full of choices, shifting and unexpected events. Being prepared for all of them by having a sound financial plan that can be adjusted to your ever-evolving path.

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

### Taking Control



Maximize prime earning years  
Protect assets  
Invest for specific goals

- Maximize highest earning years
- Heighten focus on retirement

### Enjoying Life



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

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

# style

you cherish

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.<sup>2</sup>

### *Phil's Story*

"We were unprepared for many of the things she does on our credit card debt. Spending. Fortunately, she's fine now, but our family would be if we didn't have her."

### *Angela's Story*

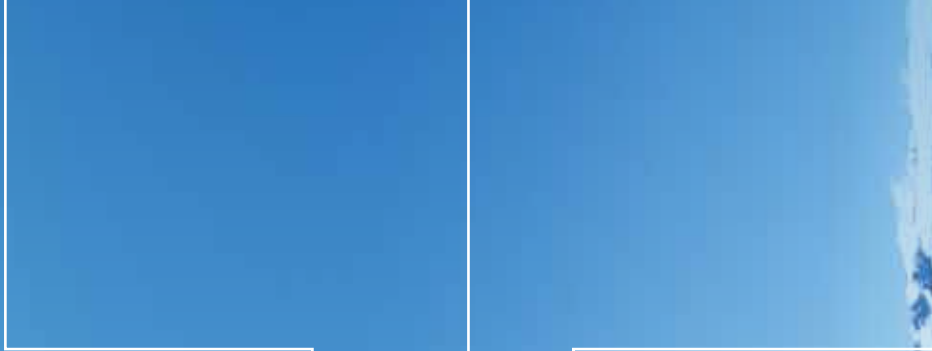
"After my mother broke her hip, she quickly spent her life's savings paying for her escalating health care costs. My family then took turns caring for her. Seeing her through her final years made me realize I want to make sure my savings last my lifetime."

**Do You Know Your Options?**

**67%** of women say they have little knowledge of financial products and services.<sup>4</sup>

### *Karen's Story*

"I used to leave the financial decisions to my husband. I was too busy and not that good at it. Now I have to struggle after her husband's death. I need to take control of my financial future. I found a financial advisor who educates us. Now I have the confidence to make decisions."



# Retirement

## 1 Evaluate Your Finances Today

- Review your income
- Calculate your savings and debt
- Analyze existing financial products

## 2 Assess and Protect Your Assets

- Know your worth
- Protect your full household contributions
- Help maintain your lifestyle

## 3 Envision the Lifestyle You Desire

- Identify your dreams and ambitions
- Visualize short-term steps
- Commit to long-term goals

## 4 Build a Plan to Achieve Your Goals

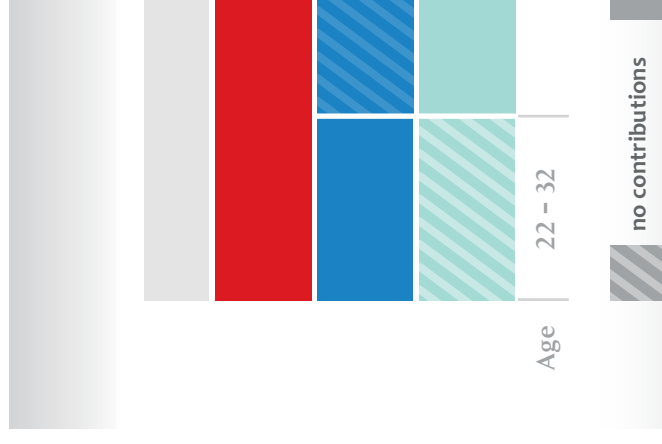
- Know your time horizon
- Evaluate your risk tolerance
- Prioritize your spending and saving

## Time for Compounding is Critical

**While it's never too late to save for your future**, starting early can offer the very best results in accumulating retirement savings. A 22-year-old who invests \$100 per month for 10 years and then stops investing could accumulate more than someone who delays savings for 10 years and then contributes until age 65 even though the investor who delayed contributed more than three times as

much (\$39,600 vs. \$12,000).  
stopped (\$12,000 vs. \$39,600).  
ures for the fi  
account value

## The Advantage of Starting Early



This information is for hypothetical illustrative purposes only, and is not intended to be used as a basis for investment or investment strategy. Actual results will vary. Investing involves risk.

# Down



needs before  
a financial  
the priority.  
e men and are  
red for their  
corporate  
sive financial  
ecurity and

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."

### 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

### 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

## Your Journey

Take the first big step towards your financial future.

Here:

*we respect your life's journey with respect for your life choices.*

*We understand your priorities, goals, and dreams.*

*We understand the value of working with a financial professional who can help you evaluate your options and find the right solutions to address your needs.*

*Let us help you reach the future you desire by understanding where you are today and where you want to be tomorrow. It's an investment in your future. We help ensure your life's story is a happy one with happy outcomes.*

It's not just what you don't have to do it alone.



### 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.

