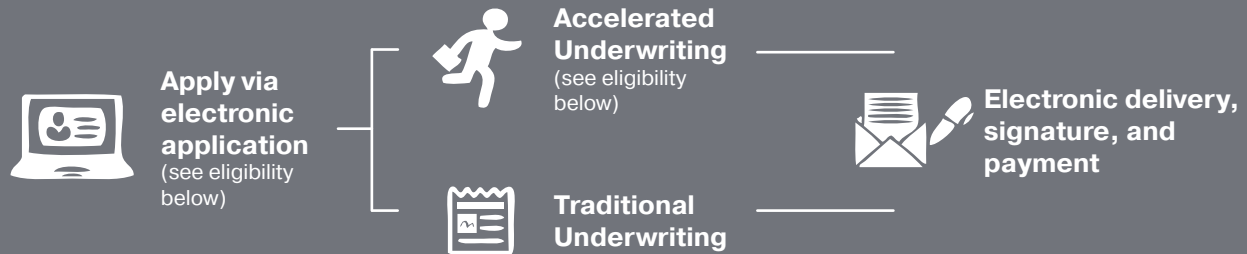


Accelerated Client Experience

Simple. Fast. Convenient. Secure.



ACE Eligibility

All cases within the below parameters may be submitted through the electronic application and utilize electronic delivery, signature, and payment.

Applicant	Insurance Product	Technology
• US Citizen at least 20 years old • Primary residence is in a state other than NY • Same owner and insured of policy being applied for, and only one insured	• GPUL, GCWL, ABSIUL, or Term • Application is not replacing an existing insurance policy (including 1035 exchange requests) • An informal application for this policy has not been submitted before with Penn Mutual	• Adviser and client have an eligible browser (Chrome, IE, Edge, Firefox, Safari) and internet connection or WiFi • Client is willing to agree to the terms and conditions of using the electronic application and willing to sign documents electronically

Accelerated Underwriting Eligibility

All cases within these parameters may be eligible for accelerated underwriting; cases that fall outside of these parameters will be subject to traditional underwriting and will then resume the electronic experience for delivery, signature and payment.

Accelerated/ Automated Underwriting	VS	Traditional Underwriting
Proposed insured age is between 20 – 65 AND Proposed Insured has received an initial assessment of Standard or better AND Proposed Insured is applying for an underwriting amount of \$2.5M or less of coverage*		Proposed insured age is over 65 OR Proposed Insured's initial assessment indicates additional review is needed by an underwriter OR Proposed Insured is applying for an underwriting amount of coverage over \$2.5M*

*Including any Penn Mutual inforce coverage

We've simplified the life insurance application process



Application Initiation

- Adviser starts new application and invites Client
- Client registers and enters personal information
- Client and Adviser complete application questions



Underwriting Assessment

- Client completes 'My Life & Health' questions
- Accelerated Underwriting Engine determines underwriting class, underwriting class, or defers decision to traditional underwriting.
- Adviser views Initial Assessment result.



Product Selection

- Adviser creates and uploads final illustration
- Adviser confirms product details



Application Submission

- Adviser finalizes application information and validates accuracy
- Client and Adviser review application
- Client and Adviser complete electronic signatures
- Adviser submits application



Policy Delivery, Signature, & Payment

- Adviser reviews policy electronically, signs, and sends to Client
- Client e-signs policy package.
- Client makes initial payment electronically

Need help?

Give us a call at 1-866-ACE-PML1 or visit the ACE Resource Center at MyPennMutual.com for additional materials and information

App Capture Eligibility Checklist

If you have checked all of the ACE Eligibility boxes, then your client would be an ideal candidate to submit through the electronic application and utilize the electronic delivery, signature and payment.



Category	Question	ACE Eligible
People		
	Your client is a United States citizen.	☐
	Your client is both the Proposed Insured and Owner of the policy being applied for, including all riders.	☐
	Your client is at least 20 years old.	☐
	Your client's primary residence is in a state other than NY.	☐
	Your client is not a Penn Mutual employee or immediate family member eligible for the Associate Life Insurance Program.	☐
	The product being applied for is one of the below: • Guaranteed Protection Life • Guaranteed Choice Whole Life • Accumulation Builder Select Indexed Universal Life • Guaranteed Term 10-15-20 & One Year Term	☐
Insurance		
	This is NOT a replacement of existing insurance including 1035 exchanges.	☐
	An informal application has not been previously submitted to Penn Mutual for your client.	☐
Technology		
	Your client is willing to agree to the terms and conditions of using the electronic application.	☐
	Your client is willing to sign documents electronically.	☐
	Your Client has access to a computer, tablet or mobile phone. (Google Chrome is the recommended web browser).	☐