# Penn Mutual.



### Is the Life Agent only Coverage right for me?

We are pleased to offer a Life Agent coverage option for Full Time Producers and Sr Agents who are <u>not</u> Registered Representatives with HTK or any other broker/dealer. The Life Agent coverage is offered at a reduced premium and provides limited coverage for activities as a Life Agent.

Eligible Producers have the choice to purchase either standard coverage or the reduced Life Agent coverage based on their coverage needs. To decide which coverage is right for you, ask yourself the following questions.

#### Question – Are you or have you ever been a Registered Representative of HTK?

**Yes** – **Stop** – **You must buy standard coverage.** The Life Agent option does not cover activities as a registered rep of HTK. You will need to purchase standard coverage to continue to have coverage for these sales (past, present or future).

**No** – Proceed to the next question.

## Question – Have you ever been registered with another broker/dealer and you have sold variable products in the past?

**Yes** – **Stop** – **We recommend that you buy standard coverage**. Coverage for past sales of variable products is only available under the standard coverage option.

No – Proceed to the next question.

#### Question – Do you require limits above 1M?

**Yes** – **Stop** – **You must buy standard coverage.** Higher limits are available to Full Time Producers and qualifying Sr Agents at the standard coverage level only. Limits above 1M are not offered with the Life Agent coverage option.

No – Stop – The Life Agent coverage may be right for you. This coverage is tailored for Penn Mutual Life Agents to provide you with the same customized policy form available only to Penn Mutual Producers without having to pay for securities coverage you may not need.

Keep in mind that the reduced Life Agent coverage will not provide any coverage for past, present or future solicitation, sales or servicing of any Securities business. If you were previously registered with a broker/dealer or you plan on becoming registered with HTK, you should continue to purchase the full coverage in order to maintain your coverage for your variable products sales.