

## Example ARD Announcement Letter

*(For use when a new ARD is appointed within the region)*

Any Producer  
1234 Main Street  
Any City, State 56789

Date

Dear Producer:

I would like to take this opportunity to introduce a new associate in the Penn Mutual Florida Regional Office. Cliff Gill joined our team on July 15, 2008 as an Associate Regional Director. Cliff will be focusing on building relationships in the Western region of Florida by providing you with innovative sales concepts and a competitive portfolio of insurance products to fit your clients' needs.

Cliff has an extensive background in the life insurance industry with more than 20 years of experience serving prominent insurance companies throughout the United States. As a leader in variable universal life, variable annuity and long-term care insurance sales, Cliff has a comprehensive understanding of the insurance industry. He has been featured in local and national newspapers and magazines.

A Chicago native, Cliff graduated from De Paul University in Chicago, IL and attended John Marshall Law School. Cliff and his family, wife Janet and their two daughters, relocated to the Tampa, FL area in 2005. On weekends, Cliff enjoys golfing, volunteering as his church and writing inspirational stories on student athletes for the local Tampa newspaper.

Please join me in extending a warm welcome to Cliff. I am confident that he will deliver upon the Penn Mutual Producer Value Commitment and exceed your expectations by providing innovative solutions through the creative use of life insurance.

He can be reached by email at [gill.cliff@pennmutual.com](mailto:gill.cliff@pennmutual.com) or by calling our office at 407.667.7733.

Sincerely,

Edick Lucas, CLU, ChFC, CFP  
Regional Director  
Penn Mutual, Florida Regional Office  
[elucas@htk.com](mailto:elucas@htk.com)

*The Penn Mutual Life Insurance Company was founded in 1847 by several Philadelphia business owners as a vehicle to protect their families. As a mutual insurance company domiciled in Horsham, PA, we are focused on needs-based sales of life insurance through financial professionals. At Penn Mutual, we are particularly proud of the creativity and financial acumen that have enabled us to respond with the targeted, yet flexible, wide selection of life insurance and annuity products, enabling our professionals to construct a plan tailored to meet the needs of each individual client. In 2007, Penn Mutual continued to build on financial strength, which the rating agencies recognized and have once again given us a vote of confidence by reaffirming our ratings. For example: A.M. Best reaffirmed our A+ Superior rating in 2008. **We have maintained a financial strength rating of A or higher with A.M. Best since 1928.***