

ORIGINAL

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

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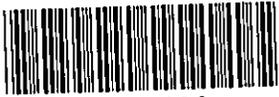
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FORM 11-K

(Mark One)

ANNUAL REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934

For the fiscal year ended December 31, 2007

OR

TRANSITION REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934

For the transition period from \_\_\_\_\_ to \_\_\_\_\_

Commission file number: 001-33476

A. Full title of the plan and the address of the plan, if different from that of the issuer named below:

**Beneficial Mutual Savings Bank 401 (k) Plan**

B. Name of issuer of the securities held pursuant to the plan and the address of its principal executive office:

**Beneficial Mutual Bancorp, Inc.  
510 Walnut Street  
Philadelphia, PA 19106**

## REQUIRED INFORMATION

**Items 1-3.** The Beneficial Mutual Savings Bank 401(k) Plan (the "Plan") is subject to the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), and files plan financial statements and schedules prepared in accordance with the financial reporting requirements of ERISA. The Plan intends to file such financial statements and schedules in lieu of the financial statements required by these Items, as permitted by Item 4.

**Item 4.** Plan financials will be filed by amendment.

### **Exhibit:**

Exhibit 23.1 Auditor's Consent\*

\*To be filed by amendment.

## SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the trustees (or other persons who administer the employee benefit plan) have duly caused this Annual Report to be signed on the Plan's behalf by the undersigned hereunto duly authorized.

Date: June 30, 2008

**Beneficial Insurance Services, LLC**  
**401 (k) Plan**

  
\_\_\_\_\_  
Plan Administrator

END