

10 ACCUMULATOR

Permanent whole life insurance that allows you to accumulate asset wealth through tax-deferred cash values and transfer life insurance proceeds generally income tax free, at death.²

ACCUMULATOR 10 PRODUCT FEATURES:

- Pay only 10 years of premiums¹
- Lifetime insurance protection to age 121
- Tax-deferred cash value accumulation²
- Easy access to cash values via policy loans³
- Added benefit with the following optional riders:
 - Waiver of Required Premium Rider
 - Accidental Death Benefit Rider
 - Accelerated Benefit Option Rider, at no cost⁴

For more information on the Accumulator 10, please contact your agent or Pacific Guardian Life Sales Representative.

The Accumulator 10 Policy Form Number is LPWL15.

¹Guaranteed paid up life insurance after 8 years.

²Under current tax law. IRC Section 101(a).

³Policy loans will be determined from the available policy's cash surrender values, when applicable. Policy loans accrue interest annually at 5.0%, and will reduce the death benefit by the amount of the loan and accrued loan interest. After the 10th policy year, up to 15% of the cash surrender value at the end of the preceding policy year can be borrowed at the reduced annual loan interest rate of 2.5%.

⁴Not available in California, Oregon, Texas, and Washington.



PACIFIC GUARDIAN LIFE

Pacific Guardian Life Insurance Company, Limited

Pacific Guardian Tower • 1440 Kapiolani Blvd., Suite 1700 • Honolulu, HI 96814 • (808) 955-2236 or (800) 367-5354

www.pacificguardian.com

Form No. AG-651/Rev. 02/18