



Build financial security in 12 years for a lifetime of life insurance protection and cash value accumulation!

Accumulator 12 is a limited-pay whole life insurance that guarantees paid up life insurance protection for your entire lifetime with twelve annual premiums. Unlike most whole life products, Accumulator 12 builds tax deferred cash values early that can be used to pay for college costs, emergencies or supplement retirement income. Why pay premiums for the rest of your life when you can own your life insurance policy in 12 years!

Permanent life insurance that allows safe and secure asset accumulation through tax-deferred cash values.

Benefits:

- **Guaranteed Protection** - Paid-up permanent life insurance at the end of 12 years to age 121!
- **Guaranteed Level Premiums** - Premiums are fixed and guaranteed never to increase.
- **Accessibility** - Ability to access cash values via policy loans¹, generally on a tax-free basis.²

Customize your policy by adding these features to meet your specific needs.

Waiver of Premium Rider - Waives your policy premium if you become totally disabled before age 60.

Accidental Death Benefit Rider - Provides an additional benefit in the case of an accidental death.

Accelerated Benefit Option Rider³, at no cost - Allows you to access a portion of your death benefit in the event of terminal illness.

Solutions:

- **Debt Security** - Pays the bills and financial obligations such as mortgage balance, outstanding credit card debt, car loans and personal loans.
- **College Education Funding** - Provides additional flexibility for your child's education expenses compared to a 529 Plan.
- **Maximizing Pension Benefit** - Allows you to get the most out of your defined pension plan, while still providing a benefit to your spouse.
- **Retirement Funding** - Provides a safe and secure way to help fund your retirement that is not susceptible to market fluctuations.
- **Wealth & Asset Preservation Funding** - Efficiently maximize the distribution of assets to your spouse, children, grandchildren or favorite charities.

¹Policy loans will be determined from the available policy's surrender cash value, when applicable. Policy loans accrue loan interest annually at 8.0%, and will reduce the death benefit by the amount of the loan and accrued loan interest. Surrenders are subject to a 14-year surrender charge.

²Under current tax law, IRC Section 101 (a). Please consult with a tax professional regarding your specific situation and whether this is suitable.

³Not available in all states.

For more information on the Accumulator 12, please contact your agent or a Pacific Guardian Life Sales Representative.
The Accumulator 12 Policy Form Number is AC1912.

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