

# 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.<sup>2</sup>*

## ACCUMULATOR 10 PRODUCT FEATURES:

- Pay only 10 years of premiums<sup>1</sup>
- Lifetime insurance protection to age 121
- Tax-deferred cash value accumulation<sup>2</sup>
- Easy access to cash values via policy loans<sup>3</sup>
- Added benefit with the following optional riders:
  - Waiver of Required Premium Rider
  - Accidental Death Benefit Rider
  - Accelerated Benefit Option Rider, at no cost<sup>4</sup>

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.

<sup>1</sup>Guaranteed paid up life insurance after 10 years.

<sup>2</sup>Under current tax law. IRC Section 101(a).

<sup>3</sup>Policy 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%.

<sup>4</sup>Not available in California, Oregon, Texas, and Washington.



PACIFIC GUARDIAN LIFE

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