



ACCUMULATOR ONE



Build financial security with a single premium for a lifetime of life insurance protection and cash value accumulation!

Accumulator One is single-premium whole life insurance that provides guaranteed paid-up life insurance protection for your entire lifetime. Unlike most whole life products, Accumulator One is a Modified Endowment Contract (MEC)^{1,2} under current tax laws. Why pay premiums for the rest of your life when you can own your life insurance policy with a single premium!

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

Benefits:

- **Guaranteed Protection** - Paid-up permanent life insurance with a single premium payment. Lifetime insurance protection to age 121.
- **Guaranteed Cash Value** - Peace of mind knowing that your cash value will never decrease.

Optional feature available to enhance your insurance policy:

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.

¹A Modified Endowment Contract (MEC) is a tax qualification of a life insurance policy which has been funded with more money than allowed under federal tax laws. Accessing the policies cash values via policy loans or surrender, may result in a 10% penalty and tax consequences. Surrenders are subject to a 14-year surrender charge.

²Please 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 One, please contact your agent or a Pacific Guardian Life Sales Representative.
The Accumulator One Policy Form Number is AC1901.

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