



FLEX GUARANTEE 100

(2019)



Permanent life insurance with flexibility to meet a variety of protection needs with strong guarantees to provide that peace of mind.

Flex Guarantee 100 is whole life insurance that builds financial security throughout your lifetime, as long as the premiums are paid. The Flex Guarantee 100 provides life insurance protection and tax-deferred cash values to meet a variety of life changing needs, such as having a family, buying a home and supplementing your retirement income.

Benefits:

- **Guaranteed Protection** - Paid-up permanent life insurance at the end of the premium payment period. Lifetime insurance protection to age 121.
- **Guaranteed Level Premiums** - Premiums are fixed and guaranteed never to increase.
- **Accessibility** - Ability to access cash value via policy loans¹, generally on a tax-free basis².

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.

Option to Purchase Additional Insurance Rider - Allows the purchase of additional insurance on the life of the insured at regular intervals without evidence of insurability.

Children's Insurance Rider - Provides level term insurance on each of the insured's covered children.

Disability Income Rider³ - Provides a monthly benefit to you when a non-work disability occurs that prevents you from working.

Accelerated Benefit Option Rider⁴, 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.

³Available in Hawaii only.

⁴Not available in all states.

For more information on the Flex Guarantee 100 (2019), please contact your agent or a Pacific Guardian Life Sales Representative. The Flex Guarantee 100 (2019) Policy Form Number is LPWL19.

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