



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

Flex Guarantee 15 - 30 is whole life insurance with the option to select the number of premium payment years while guaranteeing a lifetime of protection. You can choose to pay premiums for 15, 20, 25 or 30 years, according to your financial goals.

Benefits:

- **Flexibility** - Ability to select a 15, 20, 25 or 30-year premium paying period.
- **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 event of the insured's accidental death.

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 15-30 (2019), please contact your agent or a Pacific Guardian Life Sales Representative. The Flex Guarantee 15-30 (2019) Policy Form Number is LPWL19.

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