



FLEX GUARANTEE JUNIOR

(2019)



The gift of a lifetime for your child or grandchild to build their financial future.

Flex Guarantee Junior is whole life insurance for children to give them a head start toward their financial future. The policy includes the option to select a premium payment period of 15, 20, 25, 30 years or to age 100. Flex Guarantee Junior accumulates tax-deferred cash values to pay for the child's future college education and other future needs.

Build financial security for your children or grandchildren that accumulates over time.

Benefits:

- **Flexibility** - Ability to select premium payment years of 15, 20, 25, 30 or to age 100.
- **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 values via policy loans¹, generally on a tax-free basis.²

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

Payor Waiver of Premium Rider - Waives the policy premiums should the payor die or become totally disabled.

Accidental Death Benefit Rider - Provides an additional benefit in the event of the insured's 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.

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

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 Flex Guarantee Junior, please contact your agent or a Pacific Guardian Life Sales Representative.
The Flex Guarantee Junior Policy Form Number is LPWL19.

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