

# 2019 LIFEGUARD ELITE

*Affordable level-premium term life insurance  
with guaranteed level premiums, death benefit and  
convertibility to permanent life insurance.*

Choosing the right life insurance plan to protect your family or your business from the uncertainty of death may be one of the most important financial decisions that you will make. Term life insurance is a simple and cost-effective solution which offers protection against the unexpected.

## SOLUTIONS:

- Debt security – pays the bills and financial obligations such as a mortgage balance, outstanding credit card debt, car loans and personal loans
- Income replacement – replaces the loss of income for loved ones, at time of death
- Business continuation – provides the funds necessary to ensure business continuity
- Final expense – pays final expenses related to your death such as funeral and burial costs
- Lifestyle protection – enables your family to maintain their current lifestyle, at time of death

## FEATURES:

- \$100,000 minimum death benefit
- Guaranteed level premiums
- Guaranteed level premium terms for 10, 20, or 30 years
- Guaranteed death benefit
- Convertibility to permanent life insurance
- Add more benefits by including optional policyriders:
  - Waiver of Premium Rider
  - Disability Income Rider (Available in HI only)
  - Children's Insurance Rider
  - Accelerated Benefit Option Rider (Not available in CA and TX)

For more information on the Lifeguard Elite (2019), please contact your agent or Pacific Guardian Life Sales Representative.  
Product not available in all jurisdictions. The Lifeguard Elite (2019) Policy Form Number is LGE19.



**PACIFIC GUARDIAN LIFE**

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