



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.

Term life insurance that offers the financial security you need, when you need it most.

Benefits:

- **Affordability** - For a preferred non-tobacco 30-year old male, premiums for an initial level-premium period of 20 years for a \$100,000 coverage policy can be as low as \$10.59 a month!
- **Guaranteed Protection** - As long as premiums are paid, coverage is guaranteed to age 100. You may choose the length of the initial level-premium period: 10, 20, or 30 year terms.
- **Guaranteed Level Premiums** - Premiums are guaranteed to never increase during the initial level-premium period of the contract. Thereafter, premiums increase annually.
- **Guaranteed Convertibility** - You have the option to convert your term insurance, without evidence of insurability, to any eligible Pacific Guardian Life permanent life insurance product at any time during the initial level-premium period of your contract (or to age 75, whichever comes first).

Solutions:

- **Debt Security** - Pays the bills and financial obligations such as 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.

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.

Children's Insurance Rider - Protects your children and provides them the ability to convert to permanent life insurance by age 25.

Disability Income Rider - Available only in Hawaii, this rider provides a monthly benefit to you when a non-work disability occurs that prevents you from working.

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

*Not available in all states.

For more information on the Lifeguard Elite (2019), please contact your agent or a Pacific Guardian Life Sales Representative.
The Lifeguard Elite (2019) Policy Form Number is LGE19.

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