



100 FLEX GUARANTEE

Flex Guarantee 100 is 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.

Flex Guarantee 100 is ideal when used for:

Family Needs

- Mortgage Protection
- College Education Funding
- Survivor Income Funding
- Supplemental Retirement Income

Business Needs

- Keyperson Protection
- Executive Bonus Funding
- Salary Continuation Funding
- Buy/Sell Funding

For more information on the Flex Guarantee 100, please contact your agent or Pacific Guardian Life Sales Representative.

The Flex Guarantee 100 Policy Form Number is LPWL13.

Flex Guarantee 100 product features:

- Guaranteed level premiums never to increase
- Tax-deferred cash value accumulation¹
- Ability to borrow from the policy's cash surrender value, generally on a tax-free basis, with a reduced loan interest rate after the 10th policy year.^{1, 2}
- Lifetime insurance protection to age 121
- Enhance your benefits by adding the following optional riders:
 - Waiver of Required Premium
 - Accidental Death Benefit
 - Option to Purchase Additional Insurance
 - Disability Income (Available in Hawaii only)
 - Accelerated Benefit Option Rider, at no cost³
 - Children's Insurance Rider

¹Under current tax law.

²Policy loans will be determined from the available policy's cash surrender values, when applicable. Policy loans accrue interest annually at 5.0%, and will reduce the death benefit by the amount of the loan and accrued loan interest. After the 10th policy year, up to 10% of the cash surrender value at the end of the preceding policy year can be borrowed at the reduced annual loan interest rate of 2.5%.

³Not available in California, Oregon, and Washington.

Please consult with a tax professional regarding your specific situation and whether this is suitable.



PACIFIC GUARDIAN LIFE INSURANCE COMPANY, LIMITED

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