



# FLEX GUARANTEE junior

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

Flex Guarantee Junior is whole life insurance for children that enables them to have a head start towards their financial future with flexibility to choose to pay affordable premiums from 10 years to 30 years, or anywhere in between. Flex Guarantee Junior accumulates tax-deferred cash values that can be used to pay for your child's college education.

*Flex Guarantee Junior is ideal for:*

- Gifting to children
- Headstart permanent coverage
- Tax-favorable for accumulating child's assets

For more details on the Flex Guarantee Junior product, please contact your agent or Pacific Guardian Life sales representative.

The Flex Guarantee Junior Policy Form Number is LPWL13.

*Flex Guarantee Junior product features:*

- Children's issue age from 15 days to age 17
- Choice of level premiums from 10 years to 30 years, inclusive
- Tax-deferred cash value accumulation<sup>1</sup>
- Guaranteed paid-up insurance for life, without paying more premiums
- 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.<sup>1, 2</sup>
- Add more benefits by including optional policyriders:
  - Payor Waiver of Premium Rider
  - Accidental Death Benefit
  - Option to Purchase Additional Insurance

<sup>1</sup>Under current tax law.

<sup>2</sup>Policy 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%.

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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