



Our most affordable guaranteed whole life policy when you need permanent lifetime protection!

Whole Life+ (2019) provides permanent life insurance coverage with guaranteed death benefits and cash values, as long as premiums are paid and for as long as you live.

Are you financially prepared for an unexpected death? Is your family protected if something happens to you?

Benefits:

- **Guaranteed Protection** - As long as premiums are paid, coverage is guaranteed for a lifetime.
- **Guaranteed Level Premiums** - Premiums are fixed and guaranteed never to increase.
- **Guaranteed Cash Values** - Cash value grows on a tax-deferred basis with access through policy loans¹.

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.

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

Disability Income Rider² - Provides a monthly benefit to you when a non-work disability occurs that prevents you from working.

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

Solutions:

- **Debt Security** - Pays the bills and financial obligations such as mortgage balance, outstanding credit card debt, car loans and personal loans.
- **Final Expense** - Pays final expenses related to your death, such as funeral and burial costs.
- **Income Replacement** - Replaces the loss of income for loved ones, at time of death.

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.

²Available in Hawaii only.

³Not available in all states.

For more information on the Whole Life+ (2019), please contact your agent or a Pacific Guardian Life Sales Representative.
The Whole Life+ (2019) Policy Form Number is GWL19.

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