

ACCUMULATOR¹⁵ (2021)

Permanent life insurance to meet a variety of protection needs with strong guarantees and cash accumulation.

Accumulator 15 is a limited-pay whole life insurance policy requiring fifteen years of premiums and provides guaranteed paid-up life insurance protection for your entire lifetime

Meets a variety of insurance needs with the peace of mind knowing your loved ones are protected.

Benefits:

- **Guaranteed Protection** - Paid up permanent life insurance at the end of the premium payment period. Lifetime insurance protection to age 121.
- **Guaranteed Cash Value** - Peace of mind knowing that your cash value will never decrease.
- **Accessibility** - Ability to access cash value via policy loans¹, generally on a tax-free basis².

Customize your policy by adding these features to meet your specific needs.

Waiver of Premium Rider - Waives your policy premiums if you become totally disabled before age 60

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

Solutions:

- **Debt Security** - Pays the bills and financial obligations such as mortgage balance, outstanding credit card debt, car loans and personal loans.
- **College Education Funding** - Provides additional flexibility for your child's education expenses compared to a 529 Plan.
- **Maximizing Pension Benefit** - Allows you to get the most out of your defined pension plan, while still providing a benefit to your spouse.
- **Retirement Funding** - Provides a safe and secure way to help fund your retirement that is not susceptible to market fluctuations.
- **Wealth & Asset Preservation Funding** - Efficiently maximize the distribution of assets to your spouse, children, grandchildren or favorite charities.

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. Surrenders are subject to a 14-year surrender charge.

²Under current tax law, IRC Section 101 (a). Please consult with a tax professional regarding your specific situation and whether this is suitable.

For more information on the Accumulator 15, please contact your agent or a Pacific Guardian Life Sales Representative. The Accumulator 15 Policy Form Number is AC2115. Product availability may vary by state.



PACIFIC GUARDIAN LIFE INSURANCE COMPANY, LTD.

Pacific Guardian Tower • 1440 Kapiolani Boulevard, Suite 1700 • Honolulu, Hawaii 96814
(808) 955-2236 or (800) 367-5354 • www.pacificguardian.com