

ACCUMULATOR 15 Junior (2021)

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

Accumulator 15 Junior is a limited-pay whole life insurance for children to give them a head start toward their financial future. Accumulator 15 Junior accumulates tax-deferred cash values to pay for the child's future college education and other future needs.

Build financial security for your children or grandchildren that accumulates over time.

Benefits:

- **Guaranteed Protection** - Paid up permanent life insurance at the end of the premium payment period. Lifetime insurance protection to age 121.
- **Guaranteed Level Premiums** - Premiums are fixed and guaranteed never to increase.
- **Accessibility** - Ability to access cash values via policy loans¹, generally on a tax-free basis².

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

Payor Waiver of Premium Rider - Waives your policy premiums should the payor die or become totally disabled.

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

Option to Purchase Additional Insurance Rider - Allows the purchase of additional insurance on the life of the insured at regular intervals without evidence of insurability.

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



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