



# Whole Life+ 2021

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

Whole Life+ (2021) 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 loans<sup>1</sup>.

## 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.

<sup>1</sup>Policy 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.

## 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.

### Children's Insurance Rider -

Protects your children and provides them the ability to convert to permanent life insurance by age 25

### Terminal Illness Rider\* -

Allows you to access a portion of your death benefit in the event of terminal illness.

\*Not available in all states/jurisdictions

**For more information on Whole Life+ (2021), please contact your agent or a Pacific Guardian Life Sales Representative.**

The Whole Life+ (2021) Policy Form Number is GWL19.

Form No. AG-627 01/22



PACIFIC GUARDIAN LIFE INSURANCE COMPANY, LIMITED

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