

10-30

FLEX GUARANTEE



Flex Guarantee 10-30 is permanent life insurance with flexibility to meet a variety of protection needs with strong guarantees to provide that peace of mind.

Flex Guarantee 10-30 is whole life insurance with flexibility to select the number of years you want to pay premiums and have guaranteed lifetime protection. You can choose to pay premiums from 10 years to 30 years, or somewhere in between, to precisely stop paying premiums according to your financial goals.

Flex Guarantee 10-30 is ideal when used for:

Family Needs

- Mortgage Protection
- College Education Funding
- Survivor Income Funding
- Supplemental Retirement Income
- Wealth & Asset Preservation

Business Needs

- Keyperson Protection
- Executive Bonus Funding
- Asset Accumulation
- Salary Continuation Funding
- Buy/Sell Funding

For more information on the Flex Guarantee 10-30, please contact your agent or Pacific Guardian Life Sales Representative.

The Flex Guarantee 10-30 Policy Form Number is LPWL13.

Flex Guarantee 10-30 product features:

- Premium-paying period between 10 and 30 years, inclusive
- Guaranteed level premiums
- Paid up permanent life insurance, guaranteed, at the end of the premium-paying period
- Tax-deferred cash value accumulation¹
- 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.^{1, 2}
- Lifetime insurance protection to age 121
- Enhance your benefits by adding the following optional riders:
 - Waiver of Required Premium
 - Accidental Death Benefit
 - Disability Income (Available in Hawaii only)
 - Accelerated Benefit Option Rider, at no cost³

¹Under current tax law.

²Policy 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%.

³Not available in California, Oregon, and Washington.

Please consult with a tax professional regarding your specific situation and whether this is suitable.



PACIFIC GUARDIAN LIFE INSURANCE COMPANY, LIMITED

Pacific Guardian Tower • 1440 Kapiolani Boulevard, Suite 1700 • Honolulu, Hawaii 96814 • Phone: (808) 955-2236 or (800) 367-5354