

LifeWise

Your smart move for a secured future

COVERAGE PROPOSAL

Find lifetime financial certainty against change and crisis with **Pioneer LifeWise**.

Why Pioneer LifeWise?

Pioneer LifeWise is a traditional whole life insurance product. Your coverage lasts until you are 99 years old. In case of payment lapses and if your policy has attained cash values, you may opt for continued coverage through a Reduced Paid-Up or Extended Term Insurance. If you choose to end it, you still receive Cash Surrender Value.

When eventualities strike, your beneficiaries receive a Death Benefit equal to the Policy Amount. Pioneer's got your back even when you're no longer around.



Lifetime Insurance Protection

Settling your premiums regularly keeps you covered until age 99. In case of your death, your beneficiary gets full Policy Amount.



Level Premium

Your premium is set when your policy is issued and does not change as you age. Pay your premiums according to your convenience. Choose from annual, semi-annual, quarterly or monthly modes that you can pay for 10 or 20 years, or until you're 65.



Non-Forfeiture Option

In case of payment lapses, you can opt for our non-forfeiture options if your policy has attained cash value. You may continue your coverage through a Reduced Paid-Up or Extended Term Insurance. But if you wish to end your policy, you still receive its Cash Surrender Value.



Add-On Benefits

Level up your coverage with any of our add-ons. Place savings on a Policy Fund Rider to yield higher interest rates. Get cover from fatal accidents due to injury with Accidental Death and Dismemberment Benefit. You may also have your future premiums waived in case of disability.

This proposal comes with an illustration of benefits on the next page.
Feel free to reach out to your Pioneer Financial Planner for better appreciation.

PIONEER LIFE INC.

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