



Your best years are yet to come!

Today is the prime of your life. You are at your wisest, happiest, and most successful. At this point, you wonder: are things downhill from here? Will things still be as fulfilling and exciting? Take it from us— it gets better!

Don't fear what's ahead. Your retirement can be your golden years. With enough financial preparedness, you'll have all the time in the world to splurge on travels, pursue lifelong passions, and make memories with those that matter.

Why Pioneer Thrive65?

Pioneer Thrive65 is a traditional life insurance product. You don't have to wait until retirement to feel its benefits. The financial security you get during your income-earning years evolves into a Guaranteed Living Benefit later in life. Pioneer Thrive65 adjusts to meet your needs, whichever life stage you're in. Like a trusted friend, it grows old with you.

Today and for always, we've got your back.

● **Guaranteed Living Benefit**

Settling your premiums regularly allows you to claim cash benefit equal to your Policy Amount when you turn 65.

● **Protection until Age 65**

The road to 65 can be unpredictable. While you're still in your income-earning years, you are covered with a Death Benefit. Your beneficiary gets the guaranteed Policy Amount if the unexpected happens.

● **Level Premium and Guaranteed Premium Paying Period**

Pay your premiums according to your convenience. Choose from annual, semi-annual, quarterly, or monthly modes that you can complete in 5, 10 or 20 years.

● **Completion Bonus**

Celebrating your 65th birthday is a huge milestone. As long as you've completed all your premiums, we'll help you celebrate with an additional non-guaranteed cash bonus.

● **Non-Forfeiture Options**

Lapses in premium payment won't automatically terminate your policy. You can opt for continued coverage through Reduced Paid-Up or an Extended Term. If you wish to end your policy, you still receive its Cash Surrender Value.

● **Add-On Benefits***

Enhance your coverage with different supplemental benefits. The Critical Illness Rider helps you reach your golden years thriving and well.

The Waiver of Premium Benefit waives all remaining future premium payments if you are diagnosed with a Critical Illness and/or suffering from total and permanent disability.

*Details about Rider benefits such as the provision of pre-existing conditions as an exclusion and the right to a 15-day Free Look Period that allows the policy owner to cancel a coverage without penalty are found on the policy document. You may also inquire about these details from your Financial Planner.

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.

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