

## **Coverage Proposal**

Others may come and go but Pioneer Lifetime Protect will be with you your whole life.

### Why Lifetime Protect?

If you're looking for security na pang-forever, you'll find it here! **Pioneer Lifetime Protect** is a traditional whole life insurance product that covers the Insured until age 99. It offers permanent financial coverage, level premiums, non-forfeiture and loan options, which are perfect for young professionals and young heads of families who want certainty over their coverage and payment terms.

As long as premiums are paid accordingly, you never ever have to worry about losing your financial safety net throughout your lifetime. Walang iwanan!



## Lifelong financial protection

Enjoy financial security na walang expiry. In case of the Insured's passing, Beneficiary will receive a Death Benefit equal to the full Policy Amount.



#### Automatic Acceptance\*

Worried your health status and medical history will get in the way of your insurance application? Simple lang dito. You don't have to undergo medical underwriting to be insured by Lifetime Protect.

\*Insured will still be evaluated for other underwriting risk factors.



## Level premiums

Love the idea of fixed payments? Premiums are determined before policy issuance and won't change as you grow older. For added convenience, you can choose to pay annually, semi-annually, quarterly, or monthly for 10 years, 20 years, or until you're 65. Once you meet your payment terms, covered kana for life.



# Non-forfeiture options

Want to stay protected no matter what? In case of financial difficulties, we won't leave you hanging. You can stay covered through a Reduced Paid-Up or Extended Term Insurance.



## **Policy Loans**

Need emergency cash? May maaasahan ka. Have the option to take out loans from your policy's cash value should you need extra funds for emergencies and unexpected expenses.



#### Pioneer Life Inc.