

# Vantage

Set your plans in motion.

## Thinking of grand life plans? We'll help you get started.

Whether you are just experiencing life in your mid-twenties or preparing for retirement in your 50s, there is always room for an upgrade. Instead of wondering what the future has in store for you, make the necessary steps to achieve your goals!

Being financially prepared can benefit you in ways that can ensure funds for your travel and leisure activities, long-term security for your loved ones, or a comfortable retirement.

Start now and reach your vantage point.

## Why Pioneer Vantage?

Pioneer Vantage is an endowment product that offers a wide variety of benefits that you can access during and after your income-earning years.

With the policy's increasing death benefit and guaranteed 8% payout, you can prioritize your needs such as a cash allowance to cover planned expenses, while getting the most out of 20 years of solid financial security.

Vantage was created to bring you closer to your goals, to safeguard those who matter to you, and to be there for you when you need it the most.

Without a doubt, we got you covered.

## PRODUCT BENEFITS



### Guaranteed Cash Benefit

You worked hard and in return we want you to enjoy. Get guaranteed cash payouts equal to 8% of your policy amount every three years starting at the end of your policy's 3<sup>rd</sup> year. You will also be able to experience the benefits while still living when you receive a guaranteed cash benefit at maturity equal to 220% of your policy amount.



### Non-guaranteed Dividends

Earn non-guaranteed dividends on top of your guaranteed cash payouts and maturity benefit to maximize your savings.



### Add-on Benefits

Looking to upgrade your coverage? It's possible by adding riders such as the Waiver of Premiums and Accidental Death Benefit Riders that can protect you from the unexpected.



### Fixed Paying Periods

Premiums are level and payable for five (5) or ten (10) years.



### Protection for 20 years

Insurance protection increase to 150% of the policy amount on your policy's second year and to 220% of the policy amount on the third year until policy maturity.

\*Details about 1) the right to a 15-day Free Look Period that allows you to cancel your policy without penalty, and 2) Rider benefits such as pre-existing conditions as an exclusion can be found on the policy document. You may also inquire about these details from your Financial Planner.

#### PIONEER LIFE INC.

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