

*Pekin Life Insurance Company, headquartered in Pekin, Illinois, is a member of the Pekin Insurance group of companies. Pekin Life Insurance Company has been providing a broad range of insurance products to customers for almost 40 years.*

*Pekin Life Insurance Company is dedicated to offering affordable insurance protection to our policyholders. We know that behind every life insurance policy is a promise to perform, but that promise is only as good as the company that stands behind it. That's why we focus on a conservative, well-balanced investment portfolio that places a high degree of emphasis on safety, balancing safety, consistency, quality, and performance.*

*With capitalization that significantly exceeds levels set by insurance regulators, Pekin Life Insurance Company is in an excellent capital position to meet our obligations to policyholders. Our combination of strength, experience, dedication to sound financial strategies and firm focus on the life insurance business makes Pekin Life Insurance Company uniquely equipped to understand and serve our policyholders' needs. Our policyholders know they can count on Pekin Life Insurance Company when they need us most.*



***Pekin Life Insurance Company***  
*2505 Court Street*  
*Pekin, Illinois 61558*  
*www.pekininsurance.com*

# Whole Life Insurance

## Simplified Issue Policy or Graded Death Benefit Policy



***Protecting the financial security  
of the ones you love.***



## Full Death Benefit Simplified Issue Whole Life Policy

Our Simplified Issue Whole Life policy is designed with a streamlined application, so all you have to do is answer three simple “yes or no” health questions. Eligibility will depend on your answers. No medical examination is necessary. Coverage from \$2,000 to \$50,000 is available to anyone age 0 to 85. There are a number of payment plans available; including single premium, annual, semiannual, quarterly, monthly direct billing, or a convenient bank draft.

Simplified Issue Annual Premiums per \$1,000 of Insurance (Pay to Age 100 Basis)														
Issue	Premium		Issue	Premium		Issue	Premium		Issue	Premium		Issue	Premium	
Age	Male	Female	Age	Male	Female	Age	Male	Female	Age	Male	Female	Age	Male	Female
0	9.86	9.22	18	13.86	12.49	36	20.11	17.64	54	34.22	28.62	72	73.03	55.08
1	9.95	9.34	19	14.04	12.67	37	20.61	18.04	55	35.45	29.56	73	76.87	57.82
2	10.28	9.64	20	14.23	12.85	38	21.14	18.47	56	36.85	30.47	74	80.90	60.77
3	10.63	9.96	21	14.44	13.05	39	21.69	18.92	57	38.34	31.44	75	85.12	63.91
4	11.00	10.31	22	14.67	13.27	40	22.28	19.39	58	39.91	32.48	76	89.99	67.28
5	11.40	10.67	23	14.93	13.50	41	22.90	19.88	59	41.57	33.61	77	95.13	70.89
6	11.52	10.74	24	15.20	13.75	42	23.55	20.39	60	43.34	34.83	78	100.59	74.78
7	11.67	10.83	25	15.51	14.01	43	24.24	20.92	61	45.22	36.14	79	106.44	78.99
8	11.83	10.93	26	15.80	14.25	44	24.96	21.48	62	47.22	37.55	80	112.71	83.57
9	12.02	11.05	27	16.12	14.50	45	25.72	22.07	63	49.33	39.06	81	119.46	88.55
10	12.22	11.19	28	16.46	14.78	46	26.46	22.65	64	51.57	40.66	82	126.66	93.92
11	12.44	11.34	29	16.83	15.07	47	27.25	23.26	65	53.94	42.37	83	134.28	99.68
12	12.67	11.50	30	17.23	15.38	48	28.09	23.91	66	54.46	42.69	84	142.27	105.81
13	12.90	11.68	31	17.66	15.71	49	28.97	24.59	67	57.07	44.33	85	150.60	112.32
14	13.13	11.86	32	18.11	16.06	50	29.91	25.31	68	59.85	46.11	Annual Policy Fee: \$30		
15	13.35	12.05	33	18.59	16.44	51	30.90	26.07	69	62.82	48.06			
16	13.52	12.19	34	19.10	16.83	52	31.95	26.88	70	66.01	50.20			
17	13.69	12.33	35	19.64	17.25	53	33.05	27.72	71	69.41	52.54			

Age last birthday, issue ages 0 to 85 for single pay or continuous pay, ages 0 to 80 for 20-Pay Plan; maximum benefit \$50,000 per person; minimum benefit \$2,000; full death benefit payable in all years; Accelerated Death Benefit Option Rider is included.

## Graded Death Benefit Whole Life Insurance Policy

This plan allows anyone age 5 to 80 coverage from \$1,000 to \$25,000 of permanent whole life protection by answering “no” to one simple health question. It’s ideal for covering final expenses. No medical information or examination is required. If death occurs during the first policy year, the death benefit is limited to a return of premiums paid. If death occurs during the second policy year, the death benefit is limited to 50% of the insurance amount. However, the full face amount is payable in all years in case of accidental death. After two years, the full face amount is payable for any cause of death.

Graded Death Annual Premiums per \$1,000 of Insurance (Pay to Age 100 Basis)														
Issue	Premium		Issue	Premium		Issue	Premium		Issue	Premium		Issue	Premium	
Age	Male	Female	Age	Male	Female	Age	Male	Female	Age	Male	Female	Age	Male	Female
5	11.40	10.67	21	14.44	13.05	37	20.61	18.04	53	36.99	28.62	69	86.18	62.55
6	11.52	10.74	22	14.67	13.27	38	21.14	18.47	54	38.75	29.86	70	92.05	66.73
7	11.67	10.83	23	14.93	13.50	39	21.69	18.92	55	40.60	31.16	71	97.93	70.76
8	11.83	10.93	24	15.20	13.75	40	22.28	19.39	56	42.65	32.57	72	104.24	75.14
9	12.02	11.05	25	15.51	14.01	41	22.90	19.88	57	44.83	34.08	73	110.98	79.89
10	12.22	11.19	26	15.80	14.25	42	23.55	20.39	58	47.15	35.69	74	118.13	85.03
11	12.44	11.34	27	16.12	14.50	43	24.24	20.92	59	49.61	37.43	75	125.69	90.54
12	12.67	11.50	28	16.46	14.78	44	24.96	21.48	60	52.25	39.31	76	134.01	96.88
13	12.90	11.68	29	16.83	15.07	45	25.72	22.07	61	55.20	41.23	77	142.86	103.74
14	13.13	11.86	30	17.23	15.38	46	26.88	22.65	62	58.36	43.31	78	152.32	111.17
15	13.35	12.05	31	17.66	15.71	47	28.12	23.26	63	61.72	45.53	79	162.51	119.27
16	13.52	12.19	32	18.11	16.06	48	29.44	23.91	64	65.30	47.89	80	173.50	128.14
17	13.69	12.33	33	18.59	16.44	49	30.83	24.59	65	69.12	50.43	Annual Policy Fee: \$30		
18	13.86	12.49	34	19.10	16.83	50	32.31	25.31	66	71.02	52.00			
19	14.04	12.67	35	19.64	17.25	51	33.78	26.35	67	75.71	55.23			
20	14.23	12.85	36	20.11	17.64	52	35.34	27.46	68	80.75	58.73			

Age last birthday, issue ages 5 to 80 for all plans; maximum benefit \$25,000 per person; minimum benefit \$1,000; full death benefit payable in all years if death is accidental.

Mode Factors: semiannual .52; quarterly .265; monthly direct bill .09; E.F.T. .087; Complete Form LB302

This brochure is for summary purposes only and contains a general outline of coverages provided in the Pekin Life Insurance Company policies listed above. This is not a contract or a policy. For a complete and detailed description of coverages and exclusions, refer to the policy forms.

## Full Death Benefit Simplified Issue Whole Life Policy

Our Simplified Issue Whole Life Policy is designed with a streamlined application, so all you have to do is answer three simple “yes or no” health questions. Eligibility will depend on your answers. No medical examination is necessary. Coverage from \$2,000 to \$50,000 is available to anyone age 0 to 85.

Simplified Issue Annual Premiums per \$1,000 of Insurance (Single Pay Basis)														
Issue	Premium		Issue	Premium		Issue	Premium		Issue	Premium		Issue	Premium	
Age	Male	Female	Age	Male	Female	Age	Male	Female	Age	Male	Female	Age	Male	Female
0	84.98	71.09	18	144.76	120.80	36	253.31	215.79	54	436.48	375.18	72	679.71	608.21
1	85.69	71.96	19	148.76	124.56	37	261.65	222.99	55	448.43	386.06	73	693.41	622.65
2	88.33	74.16	20	152.88	128.45	38	270.22	230.37	56	461.14	397.16	74	706.75	636.90
3	91.14	76.51	21	157.16	132.48	39	279.01	237.94	57	473.98	408.53	75	719.68	650.87
4	94.10	78.99	22	161.64	136.67	40	288.02	245.67	58	486.95	420.20	76	734.88	666.97
5	97.24	81.60	23	166.34	141.02	41	297.25	253.57	59	500.07	432.22	77	749.81	682.86
6	100.16	83.91	24	171.29	145.53	42	306.68	261.65	60	513.32	444.57	78	764.53	698.56
7	103.26	86.35	25	176.51	150.21	43	316.33	269.90	61	526.68	457.23	79	779.10	714.10
8	106.55	88.92	26	182.14	155.18	44	326.18	278.35	62	540.10	470.17	80	793.54	729.46
9	110.02	91.62	27	188.05	160.33	45	336.24	286.99	63	553.55	483.29	81	807.81	744.56
10	113.66	94.44	28	194.24	165.67	46	346.55	295.89	64	566.97	496.53	82	821.84	759.33
11	117.43	97.39	29	200.71	171.20	47	357.07	305.02	65	580.34	509.87	83	835.52	773.64
12	121.31	100.44	30	207.46	176.93	48	367.82	314.38	66	594.62	523.39	84	848.76	787.40
13	125.22	103.60	31	214.48	182.87	49	378.78	323.96	67	608.89	537.04	85	861.54	800.59
14	129.15	106.84	32	221.77	189.02	50	389.97	333.77	68	623.15	550.88	Policy Fee: \$30		
15	133.06	110.16	33	229.32	195.40	51	401.35	343.80	69	637.40	564.95			
16	136.95	113.61	34	237.13	201.99	52	412.92	354.05	70	651.62	579.24			
17	140.84	117.15	35	245.21	208.80	53	424.63	364.51	71	665.75	593.69			

Age last birthday, issue ages 0 to 85; maximum benefit \$50,000 per person; minimum benefit \$2,000; full death benefit payable in all years; Accelerated Death Benefit Option Rider is included.

## Graded Death Benefit Whole Life Insurance Policy

This plan allows anyone age 5 to 80 coverage from \$1,000 to \$25,000 of permanent whole life protection by answering “no” to one simple health question. It’s ideal for covering final expenses. No medical information or examination is required. If death occurs during the first policy year, the death benefit is limited to a return of premiums paid. If death occurs during the second policy year, the death benefit is limited to 50% of the insurance amount. However, the full face amount is payable in all years in case of accidental death. After two years, the full face amount is payable for any cause of death.

Graded Death Annual Premiums per \$1,000 of Insurance (Single Pay Basis)														
Issue	Premium		Issue	Premium		Issue	Premium		Issue	Premium		Issue	Premium	
Age	Male	Female	Age	Male	Female	Age	Male	Female	Age	Male	Female	Age	Male	Female
5	140.40	123.62	21	206.25	176.20	37	316.06	270.78	53	495.97	425.22	69	729.15	653.00
6	143.54	126.06	22	211.22	180.06	38	325.11	278.51	54	509.52	438.03	70	744.35	669.78
7	146.87	128.64	23	216.42	184.02	39	334.34	286.39	55	523.17	451.11	71	761.89	686.57
8	150.41	131.35	24	221.90	188.08	40	343.75	294.38	56	537.21	463.83	72	779.30	703.45
9	154.12	134.19	25	227.67	192.25	41	353.85	303.06	57	551.37	476.86	73	796.47	720.24
10	158.00	137.13	26	233.63	197.99	42	364.13	311.92	58	565.63	490.21	74	813.28	736.81
11	162.23	140.29	27	239.87	203.91	43	374.61	320.92	59	580.01	503.97	75	829.68	753.06
12	166.55	143.53	28	246.38	210.04	44	385.27	330.11	60	594.51	518.09	76	845.13	770.83
13	170.84	146.86	29	253.15	216.36	45	396.12	339.47	61	609.17	531.81	77	860.18	788.32
14	175.08	150.22	30	260.18	222.89	46	407.71	348.86	62	623.86	545.79	78	874.91	805.54
15	179.24	153.62	31	267.42	229.10	47	419.51	358.45	63	638.54	559.92	79	889.39	822.55
16	183.68	157.25	32	274.88	235.49	48	431.54	368.24	64	653.15	574.13	80	903.63	839.30
17	188.08	160.93	33	282.57	242.08	49	443.79	378.21	65	667.66	588.40	Policy Fee: \$30		
18	192.47	164.69	34	290.46	248.84	50	456.27	388.38	66	683.12	604.24			
19	196.93	168.52	35	298.56	255.78	51	469.32	400.39	67	698.52	620.25			
20	201.49	172.45	36	307.20	263.19	52	482.57	412.67	68	713.86	636.48			

Age last birthday, issue ages 5 to 80 for all plans; maximum benefit \$25,000 per person; minimum benefit \$1,000; full death benefit payable in all years if death is accidental.

Mode Factors: semiannual .52; quarterly .265; monthly direct bill .09; E.F.T. .087; Complete Form LB302

This brochure is for summary purposes only and contains a general outline of coverages provided in the Pekin Life Insurance Company policies listed above. This is not a contract or a policy. For a complete and detailed description of coverages and exclusions, refer to the policy forms.

## Have you ever considered the financial realities that your loved ones will face when you die –

Realities like funeral expenses, medical bills, and the other costs associated with settling your estate?

Who will take care of your financial arrangements if you don't? With Pekin Life Insurance Company's Simplified Issue Whole Life and Graded Death Benefit Whole Life Policies, you can be assured that your loved ones will have the resources they need to help cover these expenses. And, because benefits are payable quickly, your family won't be faced with making hasty, emotional decisions that can hurt their financial security.

## It's never too soon to plan for final expenses to alleviate the financial burden placed on loved ones.

Our policies can help you do that. Yet, that is just one of their many uses.

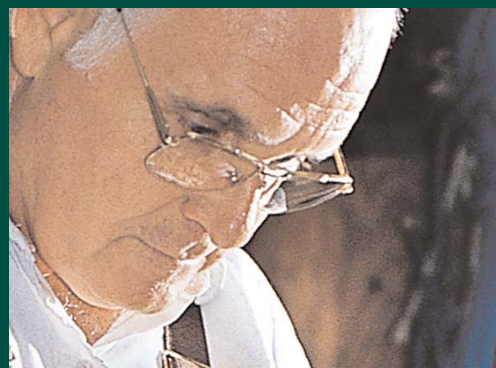
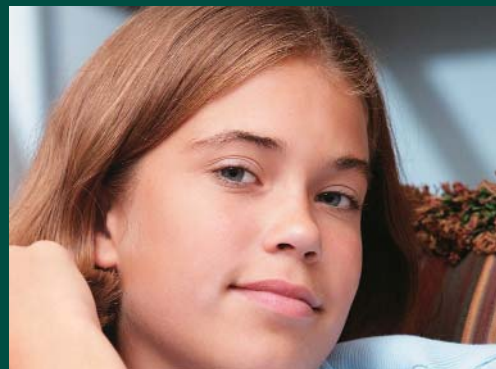
Pekin Life Insurance Company's Simplified Issue Whole Life and Graded Death Benefit Whole Life Policies also offer you the chance to purchase life insurance where the entire death benefit or a portion of it may be given to a church or nonprofit organization of your choosing to create funding for an endowment.

You may also wish to purchase a policy to cover taxes on an annuity that you already own. In this way, you can alleviate the annuity's tax burden, if any, for your beneficiaries.

Pekin Life Insurance Company has made buying life insurance easy, and ideal for people who may otherwise be turned down because of age or health problems. Best of all, our Simplified Issue Whole Life and Graded Death Benefit Whole Life Policies provide protection with guaranteed death benefits and level premiums.

## Consider these features:

- Peace of mind by providing cash when it's needed most.
- Permanent protection with a guaranteed death benefit and level premiums that never increase.
- Direct payment of benefits to your beneficiary that avoid probate.
- Up to \$50,000 of death benefits on Simplified Issue Whole Life and \$25,000 of death benefits on Graded Death Benefit Whole Life, all of which is federal income tax free to your beneficiary.
- Simplified Issue Whole Life available for applicants ages 0 to 85.
- Graded Death Benefit Whole Life available for ages 5 to 80.
- No medical exams or blood tests required at time of application.
- Protection that cannot be cancelled except for nonpayment of premiums.
- Accelerated death benefit option included on Simplified Issue Whole Life Policies only. This pays up to 50% of the death benefit early if you are diagnosed with a terminal illness.



## Full Death Benefit Simplified Issue Whole Life Policy

Our Simplified Issue Whole Life Policy is designed with a streamlined application, so all you have to do is answer three simple "yes or no" health questions. Eligibility will depend on your answers. No medical examination is necessary. Coverage from \$2,000 to \$50,000 is available for ages 0 to 80. There are a number of payment plans available: including single premium, annual, semiannual, quarterly, monthly direct billing, or a convenient bank draft.

Simplified Issue Annual Premiums per \$1,000 of Insurance (20-Pay Basis)														
Issue	Premium		Issue	Premium		Issue	Premium		Issue	Premium		Issue	Premium	
Age	Male	Female	Age	Male	Female	Age	Male	Female	Age	Male	Female	Age	Male	Female
0	11.64	10.63	17	16.60	14.76	34	23.39	20.79	51	35.06	30.65	68	61.25	48.02
1	11.72	10.75	18	16.86	15.01	35	23.99	21.29	52	35.98	31.39	69	64.02	49.69
2	12.08	11.08	19	17.13	15.27	36	24.53	21.77	53	36.94	32.16	70	67.01	51.57
3	12.47	11.43	20	17.40	15.54	37	25.10	22.27	54	37.95	32.96	71	70.24	53.67
4	12.88	11.80	21	17.69	15.82	38	25.68	22.79	55	39.02	33.79	72	73.70	55.99
5	13.31	12.19	22	17.99	16.12	39	26.29	23.31	56	40.13	34.49	73	77.39	58.53
6	13.52	12.34	23	18.32	16.43	40	26.92	23.85	57	41.30	35.24	74	81.30	61.30
7	13.74	12.50	24	18.67	16.76	41	27.57	24.40	58	42.55	36.04	75	85.41	64.29
8	14.00	12.68	25	19.05	17.10	42	28.24	24.97	59	43.88	36.92	76	90.18	67.52
9	14.27	12.87	26	19.43	17.45	43	28.94	25.54	60	45.31	37.88	77	95.24	71.03
10	14.55	13.08	27	19.84	17.81	44	29.66	26.14	61	46.84	38.92	78	100.64	74.84
11	14.85	13.30	28	20.28	18.18	45	30.41	26.75	62	48.48	40.04	79	106.45	79.01
12	15.16	13.53	29	20.74	18.57	46	31.09	27.34	63	50.24	41.27	80	112.71	83.57
13	15.47	13.78	30	21.22	18.98	47	31.81	27.96	64	52.11	42.58	Annual Policy Fee: \$30		
14	15.77	14.03	31	21.73	19.41	48	32.56	28.59	65	54.11	43.99			
15	16.06	14.28	32	22.26	19.85	49	33.35	29.26	66	56.32	45.20			
16	16.33	14.52	33	22.81	20.31	50	34.18	29.94	67	58.69	46.53			

Age last birthday, issue ages 0 to 80 for 20-pay plan; maximum benefit \$50,000 per person; minimum benefit \$2,000; full death benefit payable in all years; Accelerated Death Benefit Option Rider is included.

## Graded Death Benefit Whole Life Insurance Policy

This plan allows anyone age 5 to 80 coverage from \$1,000 to \$25,000 of permanent whole life protection by answering "no" to one simple health question. It's ideal for covering final expenses. No medical information or examination is required. If death occurs during the first policy year, the death benefit is limited to a return of premiums paid. If death occurs during the second policy year, the death benefit is limited to 50% of the insurance amount. However, the full face amount is payable in all years in case of accidental death. After two years, the full face amount is payable for any cause of death.

Graded Death Annual Premiums per \$1,000 of Insurance (20-Pay Basis)														
Issue	Premium		Issue	Premium		Issue	Premium		Issue	Premium		Issue	Premium	
Age	Male	Female	Age	Male	Female	Age	Male	Female	Age	Male	Female	Age	Male	Female
5	13.31	12.19	21	17.69	15.82	37	25.10	22.27	53	42.03	33.98	69	88.43	65.24
6	13.52	12.34	22	17.99	16.12	38	25.68	22.79	54	43.64	35.16	70	93.45	68.81
7	13.74	12.50	23	18.32	16.43	39	26.29	23.31	55	45.35	36.39	71	99.11	72.52
8	14.00	12.68	24	18.67	16.76	40	26.92	23.85	56	47.28	37.70	72	105.20	76.61
9	14.27	12.87	25	19.05	17.10	41	27.81	24.40	57	49.31	39.09	73	111.73	81.08
10	14.55	13.08	26	19.43	17.45	42	28.74	24.97	58	51.48	40.56	74	118.71	85.96
11	14.85	13.30	27	19.84	17.81	43	29.71	25.54	59	53.78	42.15	75	126.11	91.25
12	15.16	13.53	28	20.28	18.18	44	30.71	26.14	60	56.25	43.86	76	134.29	97.37
13	15.47	13.78	29	20.74	18.57	45	31.76	26.75	61	58.96	45.61	77	143.02	104.05
14	15.77	14.03	30	21.22	18.98	46	32.82	27.48	62	61.86	47.50	78	152.39	111.34
15	16.06	14.28	31	21.73	19.41	47	33.94	28.25	63	64.98	49.52	79	162.53	119.35
16	16.33	14.52	32	22.26	19.85	48	35.11	29.04	64	68.30	51.68	80	173.50	128.14
17	16.60	14.76	33	22.81	20.31	49	36.34	29.87	65	71.86	54.01	Annual Policy Fee: \$30		
18	16.86	15.01	34	23.39	20.79	50	37.63	30.72	66	75.54	56.46			
19	17.13	15.27	35	23.99	21.29	51	39.03	31.76	67	79.50	59.11			
20	17.40	15.54	36	24.53	21.77	52	40.49	32.85	68	83.79	62.03			

Age last birthday, issue ages 5 to 80 for all plans; maximum benefit \$25,000 per person; minimum benefit \$1,000; full death benefit payable in all years if death is accidental.

Mode Factors: semiannual .52; quarterly .265; monthly direct bill .09; E.F.T. .087; Complete Form LB302

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