

Let's face it, your goal is simple – you want the largest amount of life insurance protection you can get and you want it at a relatively low cost.

Pekin Life Insurance Company's Guaranteed Level Term Insurance Policy is the right choice when you are looking for temporary coverage to fit your current family or business needs. Our policy can meet a wide variety of business and personal needs and is a practical way to provide the most coverage for your premium dollar.

Maybe you need to protect your big ticket expenditures - the remaining mortgage on your home, your children's education, or providing support for your surviving spouse until retirement. Or perhaps you are a small business owner who has a risk to cover.

Whether you want to supplement your existing coverage or simply purchase insurance to meet a specific need, our Guaranteed Level Term Insurance Policy has the flexibility to meet your needs and the attractive features of today's finest term life insurance products. Best of all, the policy is underwritten by a company you can trust.



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.

Our combination of strength and experience 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. We are committed to providing the products and services necessary for your long-term success.



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

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**Term Life Insurance
On Your Terms**

**Guaranteed
Level Term
Insurance**



- 10-Year Term
- 20-Year Term
- 30-Year Term



Obviously, for you and your family, no amount of money could possibly replace you. However, consider the financial implications if something were to happen to you.

How will your family pay the mortgage on your home? What about college expenses or ongoing living expenses for the family? Where will the money come from?

Maybe you own your own business. What would happen to it if something were to happen to you tomorrow? Would your spouse or children be able to step in and run the business? Would your partner or a key employee have the money to purchase your share?

Term life insurance is an easy, practical way to meet your insurance coverage needs or to add to your existing protection. Term life insurance has become especially valuable in recent years because of long-term premium guarantees that let you lock in premium rates.

If you need short-term life insurance protection for the lowest immediate premium outlay, our Guaranteed Level Term Insurance Policy is the product for you.

Pekin Life Insurance Company's Guaranteed Level Term Insurance Policy features your choice of level death benefit term periods with fully guaranteed level premiums for 10, 20, or 30 years, with coverage expiring at age 95. Our policy is designed to give you the confidence of knowing your family's standard of living will be maintained regardless of what happens in the future and to do it at an affordable cost.

Our Guaranteed Level Term Insurance Policy covers your life for the time period that you determine and pays a lump sum on your death or terminal illness*. Your premiums are guaranteed to remain level for as long as 10, 20, or even 30 years. You are even guaranteed the ability to change your coverage to one of our permanent life insurance plans if your needs change at any time prior to the policy anniversary date next following the insured's 70th birthday, for any amount not greater than the original policy nor less than \$2,000.

With underwriting rate classes ranging from Super Preferred Non-Tobacco to Smoker, we can offer competitive rates for nearly every health profile and affordable premiums that closely match your health and lifestyle.



Pekin Life Insurance Company's Guaranteed Level Term Insurance Policy will

ensure that your family is able to pay off the mortgage, cover ongoing living expenses, and fund college education costs if you die prematurely. It can also be used to meet a variety of business life insurance needs, such as key person coverage, security for a business loan, funding for a buy/sell agreement, or as a low-cost optional employee benefit.

Competitive Rates

Affordable Protection

Guaranteed Level Premiums

Pekin Life Insurance Company's Guaranteed Level Term Insurance Policy can be customized with four riders to allow you to tailor your policy to your special circumstances.

An Accelerated Death Benefit Rider can be included with your policy at no extra charge. If you are diagnosed with a terminal illness* while your policy is in force, you can collect part of the insurance benefit early, thus relieving some of that financial burden.

Your family can also collect an additional insurance benefit if you die accidentally by adding our Accidental Death Benefit Rider.

Your children can be protected from an unexpected death by adding our Children's Term Insurance Rider.



If you become disabled, we will waive future premiums if our Waiver of Premium Rider has been added to the policy.

Whether for family or business needs, our Guaranteed Level Term Insurance Policy is the right product for your needs.

* Terminal illness is defined as an illness that can reasonably be expected to result in death within 12 months.

This brochure is for summary purposes only and contains a general outline of coverages provided in the Pekin Life Insurance Company policy 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.

Fully Convertible

Guaranteed

Renewable

More

Protection For

Your Money