How Does *Transitional Life* COMPARE?

COMPARISONS	TERM	NON-PARTICIPATING WHOLE LIFE	PARTICIPATING WHOLE LIFE	UNIVERSAL LIFE	INDEXED UNIVERSAL LIFE (IUL)	VARIABLE UNIVERSAL LIFE (VUL)	PEKIN LIFE'S **TRANSITIONAL LIFE**
COST	$	$$$$	$$$$$	$$$	$$$	$$$$$	**$$** FLEXIBLITY to meet any client's budget, a price typically in between term and whole life, with ability to **dial up or down paid up benefit** to fit any client's budget.
PREMIUM STRUCTURE	FIXED	FIXED	FIXED	VARIES	VARIES	VARIES	**FIXED**
CASH VALUE	NO	YES	YES	YES Depending on product structure and funding pattern	YES Depending on product structure and funding pattern	YES Depending on product structure and funding pattern	**YES**
FULLY GUARANTEED (PREMIUMS AND CASH VALUES)	YES	YES	NO Premiums and Base Cash Values are guaranteed, but dividends are non-guaranteed.	Typically no, but can have lifetime no-lapse guarantees	Typically no, but can have lifetime no-lapse guarantees	NO	**YES**
LONG TERM CARE AVAILABLE	NO	YES Typically	YES Typically	YES Typically	YES Typically	Depends on product structure	**YES**