Beyond the expected®
PEKIN INSURANCE

# An Illustration of Proposed Coverage for

**John Smith**

## 10 Year Transitional Life

*Presented Date:* December 17, 2025

Brett Little
DEMO NUMBER
DEMO, MO 61558

Pekin Life Insurance Company
2505 Court Street • Pekin, Illinois 61558

Pekin Life Insurance Company
2505 Court Street • Pekin, Illinois 61558
(309) 346-1161 • www.pekininsurance.com

**10 Year Transitional Life** *Life Insurance Illustration* *Tabular Detail*

***Prepared for:*** John Smith

| ***Client Details*** | ***Policy Details*** | ***Benefit Details*** |
|---|---|---|
| Age/Sex: 65 / Male | Plan: 10 Year | Accelerated Benefit Rider |
| State: MO | Total Face Amount: $60,000 | |
| Risk Class: Preferred | Paid Up At End of Term Benefit: $10,000 | |
| | Contract Premium: $120.22 | |
| | Mode: Monthly-EFT | |

This illustration assumes the term portion of coverages lapses at the end of the level term period.

| | | | Guaranteed Values | |
|---|---|---|---|---|
| End of Year | Attained Age | Contract Premium* | Death Benefit* | Cash Value |
| 1 | 66 | 1,442.64 | 60,000 | 0 |
| 2 | 67 | 1,442.64 | 60,000 | 620 |
| 3 | 68 | 1,442.64 | 60,000 | 1,261 |
| 4 | 69 | 1,442.64 | 60,000 | 1,924 |
| 5 | 70 | 1,442.64 | 60,000 | 2,610 |
| 6 | 71 | 1,442.64 | 60,000 | 3,321 |
| 7 | 72 | 1,442.64 | 60,000 | 4,059 |
| 8 | 73 | 1,442.64 | 60,000 | 4,826 |
| 9 | 74 | 1,442.64 | 60,000 | 5,625 |
| 10 | 75 | 1,442.64 | 60,000 | 6,462 |
| 11 | 76 | 0.00 | 10,000 | 6,617 |
| 12 | 77 | 0.00 | 10,000 | 6,772 |
| 13 | 78 | 0.00 | 10,000 | 6,926 |
| 14 | 79 | 0.00 | 10,000 | 7,079 |
| 15 | 80 | 0.00 | 10,000 | 7,230 |
| 16 | 81 | 0.00 | 10,000 | 7,379 |
| 17 | 82 | 0.00 | 10,000 | 7,526 |
| 18 | 83 | 0.00 | 10,000 | 7,669 |
| 19 | 84 | 0.00 | 10,000 | 7,809 |
| 20 | 85 | 0.00 | 10,000 | 7,943 |
| 21 | 86 | 0.00 | 10,000 | 8,071 |
| 22 | 87 | 0.00 | 10,000 | 8,192 |

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| | Contract Premium: $120.22 | |
| | Mode: Monthly-EFT | |

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| | | | Guaranteed Values | |
|---|---|---|---|---|
| End of Year | Attained Age | Contract Premium* | Death Benefit* | Cash Value |
| 23 | 88 | 0.00 | 10,000 | 8,304 |
| 24 | 89 | 0.00 | 10,000 | 8,408 |
| 25 | 90 | 0.00 | 10,000 | 8,502 |
| 26 | 91 | 0.00 | 10,000 | 8,587 |
| 27 | 92 | 0.00 | 10,000 | 8,663 |
| 28 | 93 | 0.00 | 10,000 | 8,733 |
| 29 | 94 | 0.00 | 10,000 | 8,797 |
| 30 | 95 | 0.00 | 10,000 | 8,859 |
| 31 | 96 | 0.00 | 10,000 | 8,919 |
| 32 | 97 | 0.00 | 10,000 | 8,976 |
| 33 | 98 | 0.00 | 10,000 | 9,029 |
| 34 | 99 | 0.00 | 10,000 | 9,078 |
| 35 | 100 | 0.00 | 10,000 | 9,121 |
| 36 | 101 | 0.00 | 10,000 | 9,160 |
| 37 | 102 | 0.00 | 10,000 | 9,196 |
| 38 | 103 | 0.00 | 10,000 | 9,228 |
| 39 | 104 | 0.00 | 10,000 | 9,257 |
| 40 | 105 | 0.00 | 10,000 | 9,285 |
| 41 | 106 | 0.00 | 10,000 | 9,314 |
| 42 | 107 | 0.00 | 10,000 | 9,344 |
| 43 | 108 | 0.00 | 10,000 | 9,373 |
| 44 | 109 | 0.00 | 10,000 | 9,400 |

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**10 Year Transitional Life** *Life Insurance Illustration* *Tabular Detail*

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| | Contract Premium: $120.22 | |
| | Mode: Monthly-EFT | |

This illustration assumes the term portion of coverages lapses at the end of the level term period.

| | | | Guaranteed Values | |
|---|---|---|---|---|
| End of Year | Attained Age | Contract Premium* | Death Benefit* | Cash Value |
| 45 | 110 | 0.00 | 10,000 | 9,427 |
| 46 | 111 | 0.00 | 10,000 | 9,453 |
| 47 | 112 | 0.00 | 10,000 | 9,477 |
| 48 | 113 | 0.00 | 10,000 | 9,501 |
| 49 | 114 | 0.00 | 10,000 | 9,523 |
| 50 | 115 | 0.00 | 10,000 | 9,545 |
| 51 | 116 | 0.00 | 10,000 | 9,565 |
| 52 | 117 | 0.00 | 10,000 | 9,585 |
| 53 | 118 | 0.00 | 10,000 | 9,604 |
| 54 | 119 | 0.00 | 10,000 | 9,622 |
| 55 | 120 | 0.00 | 10,000 | 9,639 |
| 56 | 121 | 0.00 | 10,000 | 10,000 |

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***Prepared for:*** John Smith

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|---|---|---|
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| Risk Class: Preferred | Paid Up At End of Term Benefit: $10,000 | |
| | Contract Premium: $120.22 | |
| | Mode: Monthly-EFT | |

**Additional Information:**

***Required Forms (in addition to the application):***

- Required for Replacement
  LZ250 (Replacement Notice)
- Required for HIV Testing
  LM100MO (MO HIV Testing Consent)
- Required for 1035 Exchange
  LS101 (Absolute Assignment)
  LS148 (Surrender Value Transfer Statement)

***Underwriting Requirements:***

*This application will be subject to instant issue requirements. Please refer to underwriting manual for further details.*

***Premiums:***

| | Monthly EFT | Quarterly | Semi-Annual | Annual |
|---|---|---|---|---|
| Base Policy | $120.22 | $366.18 | $718.54 | $1,381.80 |
| Accelerated Benefit Rider | $0.00 | $0.00 | $0.00 | $0.00 |
| Total Premium | $120.22 | $366.18 | $718.54 | $1,381.80 |

***Alternative Options:***

| | Option 1 | Option 2 | Option 3 | Option 4 | Option 5 |
|---|---|---|---|---|---|
| Alternate Modal Premium: | N/A | N/A | N/A | N/A | N/A |
| Total Face Amount: | N/A | N/A | N/A | N/A | N/A |
| Paid Up at End of Term Benefit | N/A | N/A | N/A | N/A | N/A |

Requested riders may be adjusted or removed to meet plan limits. Please review individual illustrations for details.

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**10 Year Transitional Life** *Life Insurance Illustration* *Narrative Summary*

## An Explanation of Illustrated Policy Features & Riders

*Transitional Life 10 Year Term* Form Number LP220

This is a term policy with a whole life benefit that will become paid up at the end of the level term period. Term coverage extends past the level term period as an Annual Renewable Term contract to age 95 with premiums that increase annually. Whole life coverage becomes paid up after the level term period and remains in force for the life of the insured.

*Paid Up at End of Term Period Benefit* Form Number LR140

The portion of the total death benefit that will become paid up at the end of the term period and provide life insurance coverage for the lifetime of the insured.

*Accelerated Benefit Rider* Form Number LR98

Provides for early payment of the policy death proceeds, up to $250,000 or 50% of the face amount of coverage, whichever is less, in the event of the Primary Insured's terminal illness. This rider carries no charges until it is exercised, at which time the death benefit is discounted.

## Important Terms and Definitions

*Rate Class*

The guaranteed premiums are based on each insured's underwriting rate class. See Tabular Detail for specific rate class information.

*Guaranteed Values*

Premiums, benefits, charges, and cash values under a policy of insurance that are determined at issue and guaranteed for the life of the policy.

*Contract Premium*

Gross premium required to be paid under a fixed premium policy at the beginning of each policy year (or modal period) of the contract including premium for riders and supplemental benefits.

*Face Amount and Death Benefit*

The face amount determines the life insurance death benefit.

*Cash Value*

This is the amount available upon surrender of the policy, before consideration of any outstanding loans against the policy value.

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**10 Year Transitional Life** *Life Insurance Illustration* *Input Summary*

### *Insured Information*

| | |
|---|---|
| Name: | John Smith |
| State of issue: | MO |
| Issue Age: | 65 |
| DOB: | |
| Sex: | Male |

### *Policy Information*

| | |
|---|---|
| Plan Type: | Transitional Life |
| Product: | 10 Year |

### *Basic Information*

| | |
|---|---|
| Description: | |
| Effective Date: | 12/17/2025 |
| Class: | Preferred |
| Table Rating: | No |

### *Solve Information*

| | |
|---|---|
| Solve Method: | Premium |

### *Coverage & Premium Information*

| | |
|---|---|
| Initial Specified Amount: | $60,000 |
| Paid Up At End of Term Benefit: | $10,000 |
| Initial Mode Premium: | $120.22 |
| Initial Payment Mode: | Monthly-EFT |

### *Benefit & Rider Information*

| | |
|---|---|
| Accidental Death Benefit Rider: | No |
| Children's Term Rider: | No |
| Waiver of Premium Rider: | No |
| Long Term Care Rider: | No |