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

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(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: $100,000	
Risk Class: Preferred	Paid Up At End of Term Benefit: $25,000	
	Contract Premium: $224.87	
	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	2,698.44	100,000	1
2	67	2,698.44	100,000	1,551
3	68	2,698.44	100,000	3,152
4	69	2,698.44	100,000	4,810
5	70	2,698.44	100,000	6,525
6	71	2,698.44	100,000	8,303
7	72	2,698.44	100,000	10,147
8	73	2,698.44	100,000	12,065
9	74	2,698.44	100,000	14,063
10	75	2,698.44	100,000	16,156
11	76	0.00	25,000	16,544
12	77	0.00	25,000	16,930
13	78	0.00	25,000	17,315
14	79	0.00	25,000	17,697
15	80	0.00	25,000	18,076
16	81	0.00	25,000	18,449
17	82	0.00	25,000	18,815
18	83	0.00	25,000	19,173
19	84	0.00	25,000	19,522
20	85	0.00	25,000	19,857
21	86	0.00	25,000	20,178
22	87	0.00	25,000	20,480

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			Guaranteed Values	
End of Year	Attained Age	Contract Premium*	Death Benefit*	Cash Value
23	88	0.00	25,000	20,761
24	89	0.00	25,000	21,020
25	90	0.00	25,000	21,255
26	91	0.00	25,000	21,467
27	92	0.00	25,000	21,659
28	93	0.00	25,000	21,832
29	94	0.00	25,000	21,993
30	95	0.00	25,000	22,147
31	96	0.00	25,000	22,298
32	97	0.00	25,000	22,440
33	98	0.00	25,000	22,573
34	99	0.00	25,000	22,694
35	100	0.00	25,000	22,804
36	101	0.00	25,000	22,901
37	102	0.00	25,000	22,990
38	103	0.00	25,000	23,070
39	104	0.00	25,000	23,143
40	105	0.00	25,000	23,213
41	106	0.00	25,000	23,284
42	107	0.00	25,000	23,359
43	108	0.00	25,000	23,432
44	109	0.00	25,000	23,501

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	Mode: Monthly-EFT	

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			Guaranteed Values	
End of Year	Attained Age	Contract Premium*	Death Benefit*	Cash Value
45	110	0.00	25,000	23,568
46	111	0.00	25,000	23,632
47	112	0.00	25,000	23,693
48	113	0.00	25,000	23,752
49	114	0.00	25,000	23,808
50	115	0.00	25,000	23,862
51	116	0.00	25,000	23,913
52	117	0.00	25,000	23,962
53	118	0.00	25,000	24,009
54	119	0.00	25,000	24,054
55	120	0.00	25,000	24,097
56	121	0.00	25,000	25,000

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Risk Class: Preferred	Paid Up At End of Term Benefit: $25,000	
	Contract Premium: $224.87	
	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	$224.87	$684.96	$1,344.07	$2,584.75
Accelerated Benefit Rider	$0.00	$0.00	$0.00	$0.00
Total Premium	$224.87	$684.96	$1,344.07	$2,584.75

Alternative Options:

	Option 1	Option 2	Option 3	Option 4	Option 5
Alternate Modal Premium:	$278.21	$331.55	N/A	N/A	N/A
Total Face Amount:	$100,000	$100,000	N/A	N/A	N/A
Paid Up at End of Term Benefit	$35,000	$45,000	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:	$100,000
Paid Up At End of Term Benefit:	$25,000
Initial Mode Premium:	$224.87
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