



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 close to a half century.

Pekin Life Insurance Company strives to provide financial protection and peace of mind for our policyholders by offering quality insurance products through independent agents.

In all we do, we are dedicated to going *Beyond the expected.®*

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 balancing safety, consistency, quality, and performance.

Our combination of financial 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.

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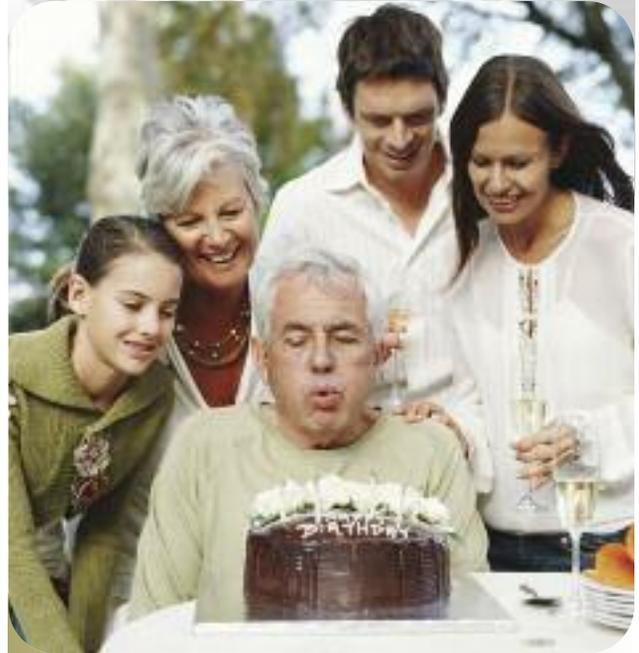
**Pekin Life Insurance Company**  
2505 Court Street  
Pekin, Illinois 61558  
[www.pekininsurance.com](http://www.pekininsurance.com)

*This brochure is for summary purposes only and contains a general outline of coverages provided in the 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.*

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## **Buying Life Insurance Just Got Easy!**

### **Graded Death Benefit and Simplified Issue Whole Life Insurance**



- Easy To Apply For
- No Medical Exam Required
- Rates Guaranteed For Life
- Permanent Protection



## Simplified Issue Whole Life

You would like to purchase life insurance, but you have a minor health setback or you are slightly overweight. You may still qualify for guaranteed standard rates that will stay level for life.

### **ISSUE AGES**

0 - 85 years

### **DEATH BENEFIT OPTIONS AVAILABLE**

\$2,000 up to \$50,000 for all ages

### **UNDERWRITING REQUIREMENTS**

This policy uses a special limited underwriting process and does not require any type of medical examination.



## Graded Death Benefit Whole Life

Pekin Life Insurance Company's Graded Death Benefit Whole Life has taken the hassle out of buying life insurance, even if you are in less-than-perfect health.

### **ACCEPTANCE IS EASY**

As long as you are between the ages of 5 and 80, are not confined to a hospice or hospital, and are not terminally ill,\* you can be accepted.

### **NO MEDICAL EXAM**

You will never have to pass any type of physical exam—EVER. We approve your coverage based solely on your answer to one health question.

### **YOU SELECT THE COVERAGE AMOUNT THAT BEST SUITS YOUR NEEDS**

Life insurance face amounts from \$1,000 to \$25,000 are available. For death due to natural (non-accidental) causes during the first coverage year, your beneficiary will receive all the premiums you paid. During the second year of the policy, the death benefit will equal one half of the ultimate face amount. Your beneficiary will receive the full benefit amount if your death is due to an accident during the first two years. After your policy has been in force for two years, your beneficiary will receive the full benefit amount regardless of whether death is accidental or of natural causes.

### **YOU CANNOT BE SINGLED OUT FOR A RATE INCREASE**

Your premium rate will remain the same regardless of age or even a change in your health—**guaranteed!**

### **BENEFITS WILL NOT DECREASE**

Once you reach the full benefit period after the first two years, your death benefit is locked in. It will not change when you are older.

### **PEKIN INSURANCE CANNOT CANCEL YOUR COVERAGE**

Your coverage cannot be cancelled without your consent, provided premiums are paid when due and your application contains no material misrepresentations.

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