CATALOG OF PRODUCTS

PEKIN LIFE INSURANCE COMPANY

www.pekininsurance.com

CONTACT US: BrokerInquiry@pekininsurance.com

LZ358 BR (04/26)

MISSION STATEMENT

Pekin Insurance provides financial protection and peace of mind for our customers. We deliver innovation and excellence in our products and services. In all we do, we are dedicated to going Beyond the expected.®

OUR VALUES

For our employees, agents, and policyholders, we strive to be …

Quick.	To communicate. To respond. To solve.
Innovative.	In our products. Our technology. Our thinking.
Nimble.	We challenge. We adapt. We bend, never break.
Sensible.	We listen. We weight all sides. We are prudent.
Reliable.	We are dependable. Steady. The calm inside the storm.
Tech-Savvy.	We are efficient. Effective. Easy to do business with.
Respected.	By our agents. Our policyholders. Our team. The industry.

OUR UNDERWRITING PHILOSOPHY

We strive to insure individuals in good health who want quality products with service that goes *Beyond the expected®*. In our efforts to be the easiest company to do business with and work together with the agent, we believe we our partnership, together we can write business that will keep premiums affordable.

Pekin Life Insurance Company has long prided itself on the experience, competency, and fairness of its underwriting staff. Our underwriting staff has a reputation of being accessible and willing to work with agents and their clients.

We thank you for choosing us to provide valuable Life Insurance coverage to your clients. Our staff truly believes in working closely with its partners to enhance the process and make the experience worthwhile. Please don't hesitate to contact us any time you feel we can better serve you.

We Want Your Life Insurance Business!

We strive to be the easiest company for you to do business with. Please contact our team with any questions.

BrokerInquiry@PekinInsurance.com

APPLICATIONS

Pekin Life Insurance Company utilizes an electronic life application (e-App) for all of our life contracts.

The e-App allows you to quickly and easily submit your applications electronically and is available 7 days a week – 24 hours a day. The e-App will shorten application processing time, ensure a complete app, and cut down on amendments. It also uses an e-signature and uploading to speed application processing, so you'll get faster underwriting decisions.

Our browser-based e-App can be accessed through our Illustration System on our website. Utilizing the e-App eliminates the need for paper apps and can ensure that the information you are providing is complete and "in good order". The intuitive program guides you, presenting only those questions required, based on the face amount and age of your client.

The system also reminds you when you've left an important question unanswered. It will not let you proceed to signature and uploading until all necessary questions are answered.

Once the application is uploaded, based on the exam requirements, a Customer Service Associate from either ExamOne or APPS, will contact your client within 24 to 48 hours to schedule a paramedical exam for your client, if one is required.

Using our e-App for your life policy submissions provides many benefits, including:

- It's easy to use
- The system automatically pulls in all necessary forms, avoiding write-backs from Underwriting
- Ensures your application is complete
- Any paramedical exams (if required) are automatically ordered
- A policy number is immediately assigned and displayed
- A link is provided to pay the premium online
- Speeds up policy issuance time, including the possibility of instant approval for term and transitional e-apps up to $250,000 — policyholders get coverage faster and agents get paid faster

TRANSITIONAL LIFE

PRODUCT DESCRIPTION
Provides a high, level term death benefit for the selected period, ending with a lower paid-up permanent whole life death benefit of an amount chosen by the insured at time of issue. All policy values are fully guaranteed.

ISSUE AGE
10-Pay – age 18 through 70, age last birthday
15-Pay – age 18 through 65, age last birthday
20-Pay – age 18 through 60, age last birthday
30-Pay – age 18 through 50, age last birthday
To Age 65 – age 18 through 55, age last birthday

RATE CLASSES AVAILABLE
Smoker, Preferred Tobacco, Preferred, Super Preferred, and Ultra Preferred

MINIMUM TOTAL FACE AMOUNT
$60,000
$100,000 for Super Preferred rate class
$500,000 for Ultra Preferred rate class

MINIMUM PAID-UP FACE AMOUNT
$10,000 (Must be a difference of at least $50,000 between the Total Face Amount and the Paid-Up Face Amount)

RATE BANDS
Premiums are banded at $60,000; $100,000; $250,000; and $500,000. Banding based on total face amount.

PREMIUM GUARANTEE
Premiums are guaranteed level for the period selected. After the initial period, policy is considered paid-up for the residual death benefit.

CONVERSION GUARANTEE
The term portion of the initial coverage amount can be changed to full permanent coverage at any time prior to the end of the level term period or the policy anniversary date next following insured's 75th birthday, whichever comes first, without proof of good health.

CONVERSION CREDIT
A conversion credit equal to 100% of the previous year's base term premium paid (not including riders) is available prior to age 60 as an incentive to convert.

CHARGEBACKS
Recapture of unearned premium with no additional chargeback due to any reason in the first 12 months of issue.

Available Optional Benefits

Accelerated Death Benefit Rider - This no-cost rider is available at all ages and allows the insured to withdraw up to $250,000 or 50% of insurance benefit, whichever is less, if diagnosed as terminally ill, with less than 24 months to live.
Long Term Care Rider - Available for issue ages 18 - 70. (Reference issue ages above). Rider allows insured to designate a portion of the death benefit to be available to pay for long-term care expenses, including nursing home, assisted living, adult day care (one-half regular benefit), or home health care costs. Reimbursement will be 5% of the death benefit per month, as chosen by the insured at issue. Maximum payout is $500,000 or the face amount of the policy, whichever is less. Once the LTC Benefit minus $10,000 has been exhausted, a Paid Up Life Benefit with the remaining $10,000 will be added to the original Policy.
Accidental Death Benefit - Available for issue ages 15-60. Rider will pay an additional death benefit, up to a maximum of $150,000, if death occurs as the result of an accident while rider is in force.

Children's Term Rider - May be added to an adult's policy issue ages 18 – 50. Provides level term coverage for all children of the insured. Each child is covered from ages 15 days until his or her 25th birthday. Coverage can be converted at age 25 to permanent coverage up to five (5) times the original rider amount.
Waiver of Premium Rider - Available for ages 15-55. We will waive future premiums as they become due if insured becomes disabled while the rider is in force.

PREFERRED WHOLE LIFE

MINIMUM ISSUE AMOUNT
$2,000 - ages 0-17 *(see Juvenile Whole Life for product details)*
$25,000 - ages 18 and up
$100,000 - ages 18 and up, for Super Preferred rate class
$500,000 - ages 18 and up, for Ultra Preferred rate class

PLANS AVAILABLE
Policy available on a Single Pay, 10-Pay, 15-Pay, 20-Pay, 30-Pay, Paid Up at 65, and a Lifetime Pay basis.

ISSUE AGES
18 through 85, age last birthday, for Single Pay, 10-Pay, 15-Pay, 20-Pay, and Lifetime Pay plans
18 through 75, age last birthday, for 30-Pay Life
18 through 55, age last birthday, for Life Paid Up at 65

RATE CLASSES AVAILABLE
Smoker, Preferred Tobacco, Preferred, Super Preferred, and Ultra Preferred

PREMIUMS
All premiums are guaranteed and will never increase with age.

CHARGEBACKS
Recapture of unearned premium with no additional chargeback due to any reason in the first 12 months of issue.

COVERAGE EXTENDS TO
Age 121

UNDERWRITING
This policy is fully underwritten in order to provide the best rate possible. See specific underwriting guidelines elsewhere in this booklet.

GUARANTEED CASH VALUES
Cash values are guaranteed and continue to grow throughout the contract period.

NON-CANCELLABLE
The policy can never be cancelled by the company except for nonpayment of premiums.

POLICY LOANS
Loan interest rate is 7.4% in advance. The interest crediting rate on policy values backing policy loans will be at least 3.0%.

Available Optional Benefits

Accelerated Death Benefit Rider - This no-cost rider is available at all ages and allows the insured to withdraw up to $250,000 or 50% of insurance benefit, whichever is less, if diagnosed as terminally ill, with less than 24 months to live.
Accidental Death Benefit - Available for issue ages 15 - 60. Rider will pay an additional death benefit, up to a maximum of $150,000, if death occurs as the result of an accident while rider is in force. **Rider is not available on Single Premium contract.**
Long Term Care Rider - Available for issue ages 18 - 85 (age 75 for 30-Pay, age 55 of LPU@65). Rider allows insured to designate a portion of the death benefit to be available to pay for long-term care expenses, including nursing home, assisted living, adult day care (one-half regular benefit), or home health care costs. Reimbursement will be 5% of the death benefit per month, as chosen by the insured at issue. Maximum payout is $500,000 or the face amount of the policy, whichever is less. Once the LTC Benefit minus $10,000 has been exhausted, a Paid Up Life Benefit with the remaining $10,000 will be added to the original Policy.
Children's Term Rider - May be added to an adult's policy issue ages 18 – 50. Provides level term coverage for all children of the insured. Each child is covered from ages 15 days until his or her 25th birthday. Coverage can be converted at age 25 to permanent coverage up to five (5) times the original rider amount. **Rider is not available on Single Premium contract.**
Guaranteed Insurability Rider - Available for issue ages 0 - 37. Guarantees additional purchase of permanent life insurance equal to amount selected at issue or $25,000, whichever is less, on each policy anniversary next following age 20, 25, 28, 31, 34, 37, and 40.
Waiver of Premium Rider - Available for issue ages 18 - 55. We will waive future premiums as they become due if insured becomes disabled while the rider is in force. **Rider is not available on Single Premium contract.**

LONG TERM CARE RIDER

Pekin Life Insurance Company's Long-Term Care Rider is designed to help clients concerned with protecting themselves and their families from the high costs of long-term care. When combined with our Preferred Whole Life or Transitional Life insurance policy, the optional Long Term Care Rider allows policy owners to accelerate the death benefit to help pay for long-term care expenses, should that need ever arise. Any portion of the death benefit not used to cover these expenses remains in the policy and is later paid as a life insurance benefit.

Our Long Term Care Rider provides:
- *Convenience:* One underwriting process, one life insurance policy, one affordable premium.
- *Flexibility:* All, some, or none of the life insurance benefit can be used for long-term care needs.
- *Value:* Less expensive than purchasing separate permanent life and long-term care insurance.

With the Rider, once any qualifying long-term care expenses are incurred, we will reimburse the out-of-pocket costs up to the policy limits. The insured designates the portion of the death benefit to be available to pay for long-term care expenses, including nursing home, assisted living, adult day care, or home health care costs. Reimbursement will be 5% of the death benefit per month, as chosen by the insured at issue. (The monthly benefit reimbursement for Adult Day Care will be one-half the benefit for other forms of Long-term Care.) The maximum benefit under the Long-term Care Rider will be the lesser of $500,000 or the face amount of the policy to which the rider is attached. The total amount of Long-Term Care coverage on an individual may not exceed $500,000 of total inforce coverage with Pekin Life Insurance Company. The monthly benefit will not exceed the actual charge for the care provided. Once the LTC Benefit minus $10,000 has been exhausted, a Paid Up Life Benefit with the remaining $10,000 will be added to the original Policy.

The rider can be added to any Preferred Whole Life or Transitional Life contract where an insured has an issue age of 18 through age 85, in most situations. For Preferred Whole Life 30-Pay, the maximum issue age for the Rider is age 75. For Life Paid up at Age 65, the maximum issue age is 55. The minimum benefit amount available is $10,000.

The Insured is eligible for benefits if:
- The rider is in force and the maximum rider benefit has not been exhausted.
- The Insured has satisfied the appropriate waiting period of (60) continuous days of care.
- A licensed health care practitioner acceptable to us certifies during the preceding 12-month period that the insured is a chronically-ill individual.
- The insured must be unable to perform at least two Activities of Daily Living for a period of at least 90 days due to a loss of functional capacity.
- Services are provided pursuant to a plan of care prescribed by a licensed health care practitioner.
- The care is provided in a long-term care facility, in an adult day care center, in a hospice, in an assisted living facility, or at home by a health care agency.

TERM TO AGE 95

Renewable and Convertible

ISSUE AGE
10-Year term – age 18 through 70, age last birthday
15-Year term – age 18 through 65, age last birthday
20-Year term – age 18 through 60, age last birthday
30-Year term – age 18 through 50, age last birthday
To Age 65 term – age 18 through 55, age last birthday

RATE CLASSES AVAILABLE
Smoker, Preferred Tobacco, Preferred, Super Preferred, and Ultra Preferred

MINIMUM AMOUNT
$50,000
$100,000 for Super Preferred rate class
$500,000 for Ultra Preferred rate class

RATE BANDS
Premiums are banded at $100,000; $250,000; and $500,000 for all classes except Ultra Preferred

PREMIUM GUARANTEE
Premiums are guaranteed level for the term period selected. After the initial period, premiums increase annually to age 95.

RENEWABLE GUARANTEE
Guaranteed renewable to age 95.

CONVERSION GUARANTEE
Guaranteed convertible at any time prior to the policy anniversary date following the insured's 75th birthday, without proof of good health.

CONVERSION CREDIT
A conversion credit equal to 100% of the previous year's base premium paid (not including riders) is available prior to age 60 as an incentive to convert.

CHARGEBACKS
Recapture of unearned premium with no additional chargeback due to any reason in the first 12 months of issue.

Available Optional Benefits

Accelerated Death Benefit Rider
This no-cost rider is available at all ages and allows the insured to withdraw up to $250,000 or 50% of insurance benefit, whichever is less, if diagnosed as terminally ill, with less than 24 months to live.

Accidental Death Benefit
Available for issue ages 15-60. Rider will pay an additional death benefit, up to a maximum of $150,000, if death occurs as the result of an accident while rider is in force.

Children's Term Rider
May be added to an adult's policy issue ages 18 – 50. Provides level term coverage for all children of the insured. Each child is covered from ages 15 days until his or her 25th birthday. Coverage can be converted at age 25 to permanent coverage up to five (5) times the original rider amount.

Waiver of Premium Rider
Available for ages 15-55. We will waive future premiums as they become due if insured becomes disabled while the rider is in force.

JUVENILE WHOLE LIFE

MINIMUM ISSUE AMOUNT
$2,000

PLANS AVAILABLE
Policy can be written on a Single Pay, 10-Pay, 15-Pay, 20-Pay, 30-Pay, Life Paid Up at 65, and a Lifetime Pay basis.

ISSUE AGES
0 through 17, age last birthday, for all plans

RATE CLASSES AVAILABLE
None

PREMIUMS
All premiums are guaranteed and will never increase with age.

CHARGEBACKS
Recapture of unearned premium with no additional chargeback due to any reason in the first 12 months of issue.

COVERAGE EXTENDS TO
Age 121

UNDERWRITING
This policy is fully underwritten in order to provide the best rate possible. See specific underwriting guidelines elsewhere in this booklet.

GUARANTEED CASH VALUES
Cash values are guaranteed and continue to grow throughout the contract period.

NON-CANCELLABLE
The policy can never be cancelled by the company except for nonpayment of premiums.

Available Optional Benefits

Accelerated Death Benefit Rider
This no-cost rider is available at all ages and allows the insured to withdraw up to $250,000 or 50% of insurance benefit, whichever is less, if diagnosed as terminally ill, with less than 24 months to live.

Guaranteed Insurability Rider
Available for issue ages 0 - 37. Guarantees additional purchase of permanent life insurance equal to the amount selected at issue or $25,000, whichever is less, on each policy anniversary next following age 20, 25, 28, 31, 34, 37, and 40.

Accidental Death Benefit
Available for issue ages 15 - 60. Rider will pay an additional death benefit, up to a maximum of $150,000, if death occurs as the result of an accident while rider is in force. **Rider is not available on Single Premium contract.**

SIMPLIFIED ISSUE WHOLE LIFE

PRODUCT DESCRIPTION
Policy is designed for the client who may have had a minor health setback or is slightly overweight, or who prefers to bypass a medical exam. Policy provides guaranteed protection for life at guaranteed standard rates.

MINIMUM ISSUE AMOUNT
$2,000

MAXIMUM ISSUE AMOUNT
$24,999

PLANS AVAILABLE
Policy can be written on a Single Pay, 10-Pay, 15-Pay, 20-Pay, 30-Pay, Life Paid Up at 65, and a Lifetime Pay basis.

ISSUE AGES
18 through 85, age last birthday, for Single Pay, 10-Pay, 15-Pay, 20-Pay, and Lifetime Pay plans
18 through 75, age last birthday, for 30-Pay Life
18 through 55, age last birthday, for Life Paid Up at 65

RATE CLASSES AVAILABLE
Smoker and Nonsmoker

PREMIUMS
All premiums are guaranteed and will never increase with age.

POLICY FEE
A $30.00 annual policy fee will be added to all premiums.

COVERAGE EXTENDS TO
Age 121

UNDERWRITING
All policies underwritten on a simplified issue basis using a single-page application having just a few health questions. No Medical exam, blood draw, urine specimen, or oral fluid swab is required at the time of application.

As part of our underwriting for this contract, we will run a Motor Vehicle Report, a Medical Information Bureau check, and a Prescription Check.

GUARANTEED CASH VALUES
Cash values are guaranteed and continue to grow throughout the contract period.

NON-CANCELLABLE
The policy can never be cancelled by the company except for nonpayment of premiums.

OPTIONAL RIDERS
None

Getting It Issued

Here are some tips direct from our underwriters that can ease your way to a quick issue and a happy conclusion to your sales effort:

Get the names right. Use only proper legal names. Don't use nicknames or shortened names. Be sure to include Jr., etc.

Get doctor data. Provide medical information, including the *full* name of any doctors (you'd be surprised how many Dr. Smith's there are in town!) and the *complete* address (including street address) *and phone number* for each physician consulted.

If the client answers "yes," tell us why. Provide detailed answers for any questions answered "yes" in the Application. This includes giving specific details of any treatments or physicals. Don't just put "annual physical" without any comment.

When a child is the insured. An adult — usually a parent — must be the policyowner, and the amount of insurance must be in line with what the child's parents and siblings have. Otherwise, an explanation may be needed.

Illustrations must accompany the application. Both agent and owner must sign and date the illustration. All pages must be submitted and have the same "date prepared."

Make sure you send in all the required forms with the application, including any replacement forms, 1035 exchange forms, assignment forms, supplementary questionnaires (aviation, scuba, etc.), medical and blood authorization forms, and signed illustrations.

Get money with the app. It's always best to collect a premium at the time of application. Collecting the full modal premium is best, but at least one month's premium can serve as a deposit. Rather than submitting premium with the application, an agent can request to draft the initial monthly premium by marking the box on the Request for Recurring Electronic Funds Transfer (LB322). When this is selected, unless otherwise indicated, the first premium will be drafted when the policy is approved.

Be sure all your licensing is in order. Your own paperwork could hold up the policy if your license is not current or if you have not completed required educational courses (long term care, etc.

Include a cover letter with the application detailing the reason for the insurance, how you arrived at the face amount, some preliminary financial information (especially if applying for larger amounts), a brief explanation of the applicant's career circumstances or job duties, details of the applicant's lifestyle and habits (including information on any diet or weight-loss program, regular exercise routine or physical sports activity, and alcohol or tobacco usage), and any other information that you believe will help the underwriter gain a more favorable picture of your client.

Electronic Delivery. Many of our products offer electronic delivery, streamlining the delivery process and eliminating mail time for policy delivery. Electronic delivery can be selected in the agent report of the application.

Finish the policy delivery paperwork. The policy isn't in force until all delivery requirements are received. Commissions are released when all licensing and delivery requirements are received, and the policy is in force.

The underwriter's goal is to make the correct decision in the shortest possible time, without having to obtain unnecessary information. He or she must form an opinion about an applicant by reviewing the medicals, lab test results, APSs, inspection reports, and the application. The more information you can provide, the easier the decision will be.

The application is still the most important document the underwriter sees, so the better job you do of completing it, the smoother the process will be, and the better your chance is of getting your case issued as applied for. We really do want your life business, and we will do everything we can to write the case for you.

LIFE UNDERWRITING REQUIREMENTS

AMOUNT	AGE											
	0-15	16-17	18-30	31-35	36-40	41-45	46-50	51-55	56-59	60-65	66-69	70+
$0 - $24,999	N	N	N	N	N	N	N	N	N	N	N	N
$25,000 - $49,999	N	N	N	N	N	N	N	N	I	I	I	I
$50,000 - $99,999	N	B	I	I	I	I	I	I	I	I	I	I
$100,000 - $250,000	N	B	I	I	I	I	I	I	I	I	I	I
$250,001 - $300,000	N	B	I	I	I	S	S	S	S	T	T	M
$300,001 - $499,999	N	B	I	I	I	S	T	T	T	T	T	M
$500,000 – Non-UP Classes	N	B	I	I	I	S	T	T	T	T	T	M
$500,000 - ULTRA PREF	H	B	S	S	S	S	T	T	T	T	T	M
$500,001 - $1,000,000	H	B	S	S	S	T	T	T	T	T	T	M
$1,000,001 - $2,499,999	H	B	S	S	S	T	T	T	T	T	V	V
$2,500,000 - $5,000,000	H	B	L	L	L	M	M	M	M	M	V	V
$5,000,001 +	H	B	L	V	V	V	V	V	V	V	V	V

Chart Key:

- **N** - Non-Medical
- **B** - MIB, MVR
- **H** - MIB, Contact Home Office for Requirements
- **I** - MIB, MVR, Rx History, Medical Billing Data
- **S** - MIB, MVR, Rx History, Medical Billing Data, Paramed, Urinalysis, Blood Profile
- **T** - MIB, MVR, Rx History, Medical Billing Data, Paramed, Urinalysis, Blood Profile, NT-pro BNP
- **L** - MIB, MVR, Rx History, Medical Billing Data, Paramed, Urinalysis, Blood Profile, APS
- **M** - MIB, MVR, Rx History, Medical Billing Data, Paramed, Urinalysis, Blood Profile, NT-pro-BNP, APS
- **V** - MIB, MVR, Rx History, Medical Billing Data, Paramed, Urinalysis, Blood Profile, NT-pro BNP, APS, EKG

Please note: These are "guidelines" and subject to Underwriting approval & change.
Instant ID will be ordered on all applications.

PARAMEDICAL EXAMS

The Paramed Company will contact the insured to arrange for any required exam or test. There is no cost to the client for the paramedical examination, and it can take place in their home or place of employment.
The exam includes:

- height and weight,
- blood pressure and pulse readings,
- a series of questions covering current and past medical history,
- urine and blood samples, if needed, and
- an electrocardiogram (EKG), if required, based on the client's age and amount of life insurance applied for.

Prior to the paramedical exam appointment, please recommend to your client to get a good night's sleep, to avoid drinking alcoholic beverages for at least 8 hours prior to the exam, and to not smoke or drink coffee for at least one hour before the appointment.

If possible, the client should fast for 8 to 12 hours before the exam. The client should, however, drink a glass of water prior to the exam so that a urine sample can be given. We recommend that the client wear comfortable, loose-fitting clothes and skip heavy exercise on the day of exam. Also, the client should be sure to advise the paramedic of any medications being taken, as they can impact the results of an exam.

BLOOD PROFILES

For those clients from whom a blood profile is required, it is recommended that the client should fast for at least 8 hours before having the blood profile drawn to get optimal results.

FINANCIAL SUPPLEMENT FORMS

Financial Supplement LA167 must be submitted on all face amounts of $1,250,001 and above.

UNDERWRITING GUIDELINES

We offer five rate classifications for our Level Term, Transitional Life, & Preferred Whole Life policies:

Smoker – For those individuals who use a hookah pipe or who smoke cigarettes including e-cigarettes & vapor.

Preferred Tobacco – For those individuals who smoke cigars and/or pipes, use nicotine pouches, use smokeless tobacco, use nonprescription smoking cessation aids, but do not smoke cigarettes or e-cigarettes.

Preferred – For those individuals who have not used any tobacco products for at least 12 months prior to the date of application. We will allow a celebratory cigar in the Preferred rate class if it is declared on the application and is no more than one per month. We will allow Marijuana usage at preferred rates. With no other medical concerns of depression, no more than 4 times per week, no criminal history.

Super Preferred – Available only on policies having face amounts of $100,000 or higher and individuals who are 24 months tobacco free & also meet the guidelines listed below.

Ultra Preferred – Available only on policies having face amounts of $500,000 and individuals who are 36 months tobacco free & also meet the guidelines below.

To be eligible for Super Preferred or Ultra Preferred rates, the insured must meet the following criteria below.

Medical Conditions:

	Ultra Preferred	**Super Preferred**
Blood Pressure	The applicant cannot be receiving treatment for hypertension and their current blood pressure is less than 135/85.	Treated hypertensives are acceptable; provided they are controlled for at least one year and their current blood pressure is less than 135/85.
Cholesterol	Total cholesterol must be 240 or below without medication. Cholesterol / HDL ratio must be 5.0 or below.	Treated cholesterol is acceptable. Total cholesterol must be 260 or below with or without medication. Cholesterol / HDL ratio must be 6.0 or below.
Blood Profile	The results of the laboratory test must be within normal limits.	
Build	The client's height and weight must fall within the guidelines in the corresponding table provided below.	
Family History	No family history (parent or sibling) of death prior to age 60 due to coronary artery disease, cancer, or hereditary disease.	
Personal History	The individual cannot have a personal history of coronary artery disease, cancer (except basal cell carcinoma), diabetes, or chemical dependency.	
Attention Deficit Disorder	Does not qualify for Ultra Preferred	Controlled with medications
Anxiety	Does not qualify for Ultra Preferred	Controlled with medication for at least one year, no other issues of depression, substance abuse, alcohol abuse, suicidal ideations or attempts.
Tobacco	No tobacco use within the last 36 months.	No tobacco use within the last 24 months.

Non-Medical Conditions:

	Ultra Preferred	**Super Preferred**
Aviation	Must not have an aviation exclusion. Cannot be ratable.	
Avocation/Occupation	No ratable exposure.	
Driving	No more than two moving violations in the last three years.	
Miscellaneous	The individual is not eligible for Ultra Preferred rates if the policy is substandard for any reason, or if there are other circumstances in which the Underwriting Department deems that Ultra Preferred rates are not justified.	The individual is not eligible for Super Preferred rates if the policy is substandard for any reason, or if there are other circumstances in which the Underwriting Department deems that Super Preferred rates are not justified.

Ultra Preferred & Super Preferred Build Table

SUPER PREFERRED BUILD CHART					
Height	Male Max. Weight	Female Max. Weight	Height	Male Max. Weight	Female Max. Weight
4'8		130	5'9	206	195
4'9		135	5'10	212	200
4'10		140	5'11	217	205
4'11		145	6'0	223	210
5'0	161	150	6'1	228	215
5'1	165	155	6'2	235	220
5'2	169	160	6'3	242	225
5'3	173	165	6'4	248	230
5'4	178	170	6'5	255	
5'5	183	175	6'6	262	
5'6	189	180	6'7	275	
5'7	195	185	6'8	280	
5'8	200	190			

ULTRA PREFERRED BUILD CHART					
Height	Male Max. Weight	Female Max. Weight	Height	Male Max. Weight	Female Max. Weight
4'8		128	5'9	190	186
4'9		133	5'10	196	192
4'10		138	5'11	204	196
4'11		140	6'0	208	201
5'0	149	143	6'1	212	205
5'1	153	147	6'2	217	210
5'2	157	150	6'3	223	213
5'3	161	154	6'4	229	217
5'4	166	158	6'5	235	
5'5	171	163	6'6	240	
5'6	177	169	6'7	245	
5'7	182	174	6'8	250	
5'8	186	180			

PREMIUM CALCULATIONS

Mode Factors for other than Annual Premiums:

Semiannual – .52 **Quarterly – .265**
Monthly EFT – .087

Pekin Insurance® helps provide financial protection and peace of mind for our customers. We deliver innovation and excellence in our products and services. In all we do, we are dedicated to going ***Beyond the expected®***

WE ARE...

QUICK	To communicate. To respond. To solve.
INNOVATIVE	In our products. Our technology. Our thinking.
NIMBLE	We challenge. We adapt. We bend, never break.
SENSIBLE	We listen. We weigh all sides. We are prudent.
RELIABLE	We are dependable. Steady. The calm inside the storm
TECH-SAVVY	We are efficient. Effective. Easy to do business with.
RESPECTED	By our agents. Our policyholders. Our team. Our industry.