



Carol Nite

SINGLE PREMIUM PREFERRED

Whole Life With Long Term Care Rider

Did you know that almost 70% of individuals over the age of 65 will require some form of long-term care during their lifetimes?*

Medicare only covers skilled care and only if certain requirements are met. And before Medicaid will cover your long-term care needs, you are expected to use any savings you have to pay for your own care. Once your savings are gone, then Medicaid can take over. But when Medicaid does take over, you may have less choice about your care. Of course, your family members could provide the care you may need someday, but with the way families are spread across the country, that may not be possible.

What's a person to do?

Pekin Life Insurance Company's Single Premium Preferred Whole Life policy and including our Long Term Care Rider, you can address your need for long-term care insurance and life insurance in one policy, putting you in control of your future. This combination helps ensure you'll have access to high-quality care should you ever need it, and you won't have to choose between getting the assistance you need and spending down your life savings.

In addition, the one-time premium payment guarantees that a benefit will be paid—either as life insurance, long-term care, or some combination of the two. This can free up assets that have been earmarked for your care so they can be used for other purposes.

Our combination of Long Term Care Rider and Preferred Whole Life insurance will help you maintain your independence and your dignity by allowing you to receive the care you need in your own home or wherever you are most comfortable.

The contract covers all types of long-term care, including confined care, adult day care, home health care, hospice care, and Alzheimer's care. You can choose to utilize up to 100% of your policy's death benefit, up to a maximum of \$350,000, to pay for long-term care, and you can elect a payout percentage of 2%, 3%, 4%, or 5% of your death benefit per month. And remember, the policy pays whether you use the long-term care benefit or not. If you never use the long-term care benefit, or only partially use it, we pay all the remaining death benefit to your beneficiary when you die.

At Pekin Life Insurance Company, your financial protection and peace of mind are our primary focus in everything we do. That's why you can be confident you are purchasing one of the best combinations of life insurance and long-term care insurance benefits. In all we do, we are dedicated to going *Beyond the expected.*[®]

*2014 Medicare & You, National Medicare Handbook, Center for Medicare & Medicaid Services, September 2013

**ALLEGIANCE INSURANCE
SERVICES, INC.**



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888-859-9484

SINGLE PREMIUM PREFERRED

Whole Life with Long Term Care (LTC) Rider

- Available through age 85
- Minimum Face Amount with LTC Rider - \$50,000
- No Maximum Face Amount
- Maximum LTC Benefit - \$350,000 or 100% of policy face amount, whichever is less
- LTC payout percentage of 2%, 3%, 4%, or 5% of the benefit amount per month
- Covers all types of long-term care, including:
 - confined care,
 - adult day care**,
 - home health care,
 - hospice care, and
 - Alzheimer's care.
- One-time premium payment guarantees a benefit will be paid—either as life insurance, as long-term care, or some combination of the two

**Adult day care is reimbursed at one-half the benefit percentage of the other forms of long-term care

LIFE COVERAGE

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 over half a century.

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*.®

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 equipped to understand and serve our policyholders' needs. Our policyholders know they can count on Pekin Life Insurance Company when they need us most.

For more

Beyond the expected® services

CAROL NITE

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We reserve the right to increase the cost of this Long Term Care Rider. We will make changes only if there is need for a new rate table. If a new rate table is used, it will apply to all individuals of the same class as your rider. A class means all riders with the same characteristics such as issue age, gender, geographic location, and effective date.

For costs and further details of this Long Term Care Rider, including exclusions and reductions or limitations, please contact your agent or Pekin Life Insurance Company at 1-800-322-0160 for a referral to an agent.

To be eligible for this Long Term Care Rider, a medical exam may be required. Issuance of this Long Term Care Rider is subject to underwriting approval.

The purpose of this communication is the solicitation of insurance. Respondents will be contacted by a Pekin Life Insurance Company agent. Home Office is in Pekin, Illinois.