

Illinois Mutual, headquartered in Peoria, Illinois, is a premier provider of life insurance, disability insurance and annuity products. Founded in 1910, the Company conducts business in 47 states through more than 17,500 independent agents. Through a conservative, yet progressive financial investment approach, and consistent management of all aspects of the Company, Illinois Mutual has more than \$1 billion in admitted assets, indicating its financial strength, while AM Best recently reaffirmed Illinois Mutual's A- Excellent rating.



INDIVIDUAL DISABILITY INSURANCE

Protecting Your Financial Stability



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You may not think a disability will happen to you, but the statistics reveal the likelihood is greater than most think.

*During our working years, we're more likely to become disabled than to die prematurely.**

Ask yourself, if you were to become sick or hurt and unable to work, how long could you survive financially without an income?

Illinois Mutual offers two individual disability insurance policies that provide a benefit if you become sick or hurt and are totally or partially disabled.

Individual Guaranteed Renewable Income Protection GR21 is **guaranteed renewable** to age 65, which means that as long as premiums are paid, the policy cannot be canceled.

Individual Non-Cancelable Income Protection NC21 is guaranteed renewable to age 65, and is also **non-cancelable**, which means premiums can never be changed – they are guaranteed.

Our GR21 and NC21 Features:

- Choose the amount of time you'll wait until your benefits start: 30, 60, 90, 180 days, 1, or 2 years.
- Choose the amount of time you'll receive benefits: 6 months, 1, 2, 5, and 10 years, or to age 65.
- Be covered in your own occupation for a specified period of time.
- Receive base benefits in addition to Social Security or Worker's Compensation, and worldwide coverage 24 hours a day, on or off the job.
- When the policy premiums are paid by you, the benefits you receive are income tax-free.
- Survivor Benefit pays four times the monthly benefit to your spouse or estate in the event of death.
- Retroactive Waiver of Premium waives future premiums and pays back premiums after 90 days of total disability.

You can add these options:

- Surrender Value Rider returns premiums paid, less claims, at age 65.
- Guaranteed Insurability Rider provides an additional coverage option as your income increases.
- Optional First Year Monthly Benefit pays you extra benefits during this critical period.
- Activities of Daily Living Rider provides additional coverage if unable to perform certain daily activities.
- Integrated Monthly Benefit Rider provides benefit in addition to monthly benefit (reduced by government benefits).
- Retroactive Injury Benefit pays you benefits from your first day of total disability.

Features and options may vary by state and occupation class.

Take control of your future by protecting it today with Individual Disability Insurance!