

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.



LIFE FOUNDATIONS

A Low Premium Whole Life Plan



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Not all policy forms or optional
benefits available in all states.
Policy Form 617



A secure financial future for your family is important to you and requires sound planning **today** in order to achieve **tomorrow's** goals and life dreams. Achieving these goals will take time and involve various financial strategies.

However, an untimely death or unexpected life event could prevent your future financial goals from becoming reality, as well as cause financial hardship to those you care about most.

Life Foundations Whole Life (LFWL) provides a secure lifetime protection solution for your specific needs. This plan is designed to offer long-term coverage at low, affordable premiums. Your premiums, death benefit and cash values are guaranteed for the life of the policy, helping you build a solid financial foundation for your family.

How Does Whole Life Work?

With the LFWL plan, a part of each premium is set aside in a cash value account that grows tax-deferred over the life of the policy. The cash value can help with many life events such as:

- Providing an emergency fund
- Paying off a mortgage ahead of schedule
- Financing a college education
- Supplementing retirement income

The LFWL plan is participating, which means that Illinois Mutual pays dividends when possible. Dividends credited can be used to:

- Purchase additional insurance
- Reduce future premiums
- Accumulate at interest
- Receive cash

Flexible Payment Options

You have the flexibility to choose from five different payment options that will determine the length of time you pay premiums for your life protection plan.

Based on your budget and planning goals, you select the payment option that makes the most financial sense:

- Single Pay
- 10 years
- 20 years
- To age 65
- To age 121

Flexible Coverage Options

The LFWL plan offers a level term insurance rider which provides affordable life insurance protection and can be included on the primary insured as well as the spouse. This term insurance protection rider gives you the ability to maximize coverage at a low cost and gives you the opportunity to ensure the right amount of protection is available throughout the different life stages. The term insurance rider is available for the following periods:

- 10 Year
- 15 Year
- 20 Year

A child insurance rider is also available.

Take control of your future by protecting it today with Life Foundations Whole Life!