

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.



RETURN OF PREMIUM TERM

*Life Protection
Plus a Guaranteed Savings Plan*



300 S.W. Adams Street Peoria, IL 61634
Phone 309.674.8255
www.IllinoisMutual.com



Not all policy forms or optional
benefits available in all states.
Policy Forms 597 and 600
Optional Rider Form 5445



How Does Return of Premium Term Work?

Your first choice for life insurance may be low-cost term insurance. But with such a policy, while you pay inexpensive premiums for many years, you never collect benefits – unless you die.

Return of Premium Term offers you the best of both worlds – protection if you need it, money back if you don't. Because of this, many value-driven consumers choose this unique solution for their life insurance protection.

Comfort is Knowing

Return of Premium Term provides affordable life insurance protection plus a guaranteed savings plan. By simply adding the **Surrender Benefit Rider** to our 15, 20 or 30-year Term Life plans, you receive a 100% return of all premiums paid at the end of the term period, as long as your policy is in force.

In the event of a premature death, your beneficiary will receive an income tax-free death benefit. Whether your goal is:

- income replacement
- mortgage protection
- debt liquidation
- college funding
- protecting your family

Return of Premium Term is right for you.

*Take control of your future
by protecting it today
with Return of Premium Term!*

