

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.



TERM LIFE INSURANCE



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Phone 309.674.8255
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Not all policy forms or optional
riders available in all states.
Policy Forms 597 and 600.
Optional Rider Forms 490R, 491R, 5235,
5357, 5412, 5413, 5445.





Term insurance is the lowest premium life insurance available, which allows you to maximize your coverage at an affordable cost. Illinois Mutual's Term Life policy is specifically designed to meet the needs of today's basic life insurance buyer. It offers flexibility and competitive prices.

How Does Term Life Work?

You can choose a term policy for 10, 15, 20 or 30 years. With this type of coverage, you receive protection for the full term period at a low-cost, level premium that fits your budget.

Meet Future Needs

Each **Term Life** plan is guaranteed renewable and convertible to a permanent policy. When the specified term ends, you may choose to renew the term coverage or convert your term policy to a permanent life insurance plan without having to prove you are still insurable. The premium for the term renewal period or conversion to a permanent plan will be adjusted to reflect your current age.

Term Life Benefits

- More insurance at a lower cost
- Ideal for specified period of time
- May combine with permanent insurance for the best mix in your personal situation
- May be renewed without proving insurability
- May be converted to a permanent policy without proving insurability

Money-back Option

Return of Premium Term Life is ideal for individuals interested in basic term protection but hesitant to purchase life insurance. By adding the Surrender Benefit Rider to our 15, 20 or 30-year Term Life plans, a death benefit is there if you need it. If the benefit is not needed, you will receive a 100% return of all premiums paid at the end of the term period, as long as your policy is in force.

