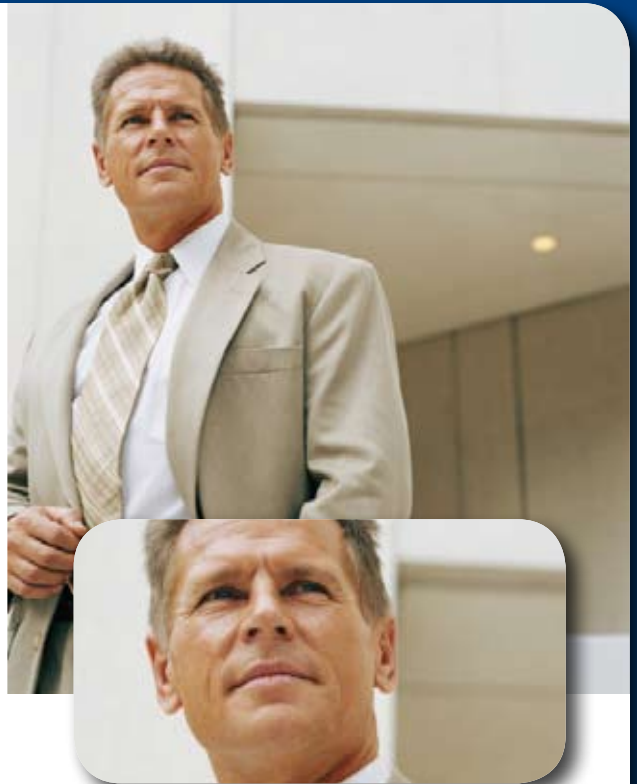


Illinois Mutual, headquartered in Peoria, Illinois, is a premier provider of life insurance, disability insurance and annuity products. Founded in 1910, the Company conducts business in 47 states through more than 17,500 independent agents. Through a conservative, yet progressive financial investment 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.



SPECIAL RISK INCOME PROTECTION

*The Right to Protect
Your Financial Stability*



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





You have hopes and dreams and a unique way of life. And if that way of life depends upon receiving a regular paycheck, you need to protect your income. If a total disability took away your ability to work, your income would stop, but your bills wouldn't. Finding disability insurance coverage shouldn't be a challenge for you; it should be a right.

Special Risk Income Protection SR21 is designed to provide affordable income protection for individuals like yourself who are challenged to find quality, comprehensive disability coverage due to health concerns and do not qualify for traditional DI products.

Our SR21 Policy Features:

- Choose the amount of time you'll wait until your benefits start: 30, 60, 90, and 180 days.
- Choose the amount of time you'll receive benefits*: 2 or 5 years.
- Receive protection that's guaranteed renewable to age 65. Your coverage cannot be canceled as long as premiums are paid.
- Be covered in your own occupation for 2 years.
- Receive 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.
- Receive policy benefits that are graded during the first 2 policy years.
- Waiver of Premium waives future premiums after 90 days of total disability.

*Varies by occupation class.

You can add these options:

- Surrender Value Rider returns premiums paid, less benefits received, at age 65.
- Partial Disability Benefit pays you for up to six months if you become partially disabled.

Features and options may vary by state and occupation class.

*Protect your future today with
Special Risk Income Protection SR21!*

