



VOLUNTARY BENEFITS AT THE WORKPLACE

Interest Sensitive Whole Life Insurance

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Today, **you support your family** both emotionally and financially. For just a minute, think about tomorrow. What if you or another member of your family died unexpectedly? Would your family be able to continue the lifestyle you have worked so hard to build? **Would they have the financial protection needed for the future?** Coping with the loss of a loved one is difficult enough; it should not be compounded with financial uncertainties.

You can't predict what the future may bring, but **Interest Sensitive Whole Life Insurance from Illinois Mutual can help protect your family against the unexpected** by giving them the financial protection they need. The death benefit your beneficiaries receive from this coverage will help pay for funeral costs and everyday expenses like mortgage payments, food, clothing and utility bills.

Superior Protection for You

Our Interest Sensitive Whole Life Insurance provides:

AFFORDABLE coverage with a premium that is guaranteed to never increase.

ACCUMULATED cash-value that earns interest. The interest rate your policy earns is guaranteed to never be less than four percent and could offer cash values in excess of the guaranteed amount.

CONVENIENT payroll deduction is simple for you.

EASY APPLICATION process with no physical exams required.

PORTABLE coverage that you own and can continue even if you leave your job.

VOLUNTARY FAMILY COVERAGE available to your spouse, children, step-children and grandchildren. Even if you don't purchase a policy, your family can apply.

ACCELERATED DEATH BENEFIT is included at no additional cost and can provide you cash if you become terminally ill.

Did you know the **average cost of a funeral is \$6,500?**

- National Funeral Directors Association

Coverage Eligibility

- **Employees** age 15 to 79 who are actively at work for a minimum of 20 hours per week.
- **Spouses** age 15 to 79 are eligible to apply if they are not disabled.
- **Dependent children** age 14 days to 18 or to age 24 if a full-time student.

Sample Plan for a 30-year-old Employee†

Premium	Coverage
\$6.00 per week base plan	\$34,978
\$2.00 per week 20 Year Term Rider	\$15,476
\$8.00 total weekly contribution	\$50,454

By paying **only \$8.00 per week**, this employee can be confident his **\$50,454 of coverage** will help his family in the event of his death.



Optional Benefits You Choose

Customize your plan to meet your personal needs by adding any or all of the available riders below to your life insurance plan*.

- Accidental Death Benefit**

This option is available to both employees and spouses ages 18 to 60. If you die as a result of an accident before the age of 65, your beneficiary will receive an additional benefit equal to the face amount of the base policy.
- Child Insurance Rider**

With an employee or spouse purchase, this option is available for children under the age of 19, but only one rider will be issued per application. Step-children are not covered, but are eligible for an individual Interest Sensitive Whole Life Insurance policy. When your child reaches age 25, he or she is guaranteed the right to purchase up to five times the amount of his or her rider coverage or \$50,000 maximum, regardless of his or her current health condition.
- Term Insurance Rider**

Available to employees and spouses ages 15 to 50, this optional rider provides additional 20-year term coverage. For employees and spouses ages 51 to 55, it provides additional term coverage to age 70. The rider can be purchased at a minimum of \$1.00 and in additional increments of \$.50
- Waiver of Monthly Premium**

This option will pay the cost of your monthly premium for all policies and optional riders after you have been disabled for at least six months prior to age 60. Employees ages 15 to 55 can select this option. The premiums waived do not have to be repaid and your policy's cash value remains intact and continues to earn interest.

*Riders available on a case basis

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 \$1.2 billion in admitted assets, indicating its financial strength, while AM Best recently reaffirmed Illinois Mutual's A- Excellent rating.

This brochure provides general information regarding Illinois Mutual Interest Sensitive Whole Life Insurance. Refer to the policy for a complete description of benefits, limitations and exclusions. Coverage may vary by state.



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