

## **Illinois Mutual Life Insurance Company**

---

Illinois Mutual has provided dependable insurance and paid policy owner benefits for nearly a century. The security of our policy owners lies in the security of our assets.

The strength and stability created by conservative management allows us to keep our promise of security to our policy owners today and for many generations to come.

In 2003, this conservative approach to financial decisions helped to increase company assets to \$1,057.1 million from \$969.8 million last year. Our net investment income was \$67.9 million and our Surplus to Asset Ratio is 11.1%. As we continue to diversify and strengthen our investment portfolio, we expect 2004 to be even more successful.

Illinois Mutual has attained superior financial performance while maintaining a conservative investment philosophy. That philosophy focuses on performing for you -- our agents and customers.

Illinois Mutual is rated A-(Excellent) by A.M. Best Company

---