

At Illinois Mutual we understand that you would protect your family from everything, if you could. But you can't, and that can make the best of us uncomfortable. Fortunately, you have a choice when it comes to protecting your income - our Individual Special Risk Disability Income Policy, designed to give you...

peace
of mind.

We will not pay for disability that results from normal pregnancy or childbirth; commission of a felony; war, declared or not; any military service except during active duty for training of less than 60 days. Premium will be refunded for any period during which coverage is not provided. We will not pay benefits while incarcerated in any penal or correctional institution. (Not applicable in ND, NE, SC, or VA; in IA disability must begin while incarcerated.) We will not pay benefits for any disability which is covered by Worker's Compensation. (In KS and MD there is an offset of benefits received.) During the first two years of the policy (one year in SD and VA), benefits may not be paid for a condition which began prior to the policy effective date. Benefits will be paid if the condition is fully disclosed on the application unless a Rider specifically excludes the condition.



U N D E R S T A N D I N G

Special Risk
Income
Protection



“Income protection

worked

*for my family
when I couldn't.”*



You work hard to give your family what they need. That's why your income is one of your



most valuable assets. If a total disability took away your ability to work, your income could stop but the bills never would.

With Disability Income protection from Illinois Mutual,

you'll have the reassurance that you're prepared for the unexpected. We've spent over 90 years developing flexible, affordable income protection so you'll know the ones you care about most are protected. That's real peace of mind.



Our Disability Income plan lets you:

- choose from a variety of elimination periods: 30, 60, 90, and 180 days.
- choose the benefit period* you need: 2 and 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.
- receive tax-free benefits. 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.
- waive future premiums after 90 days of total disability with Waiver of Premium.

*varies by occupation class

You can choose an option that:

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

Some features and options availability may vary by state and occupation class.

