

Understanding DI

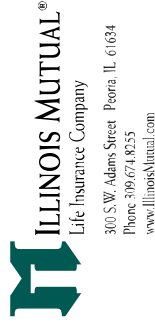
No one understands America's diverse income protection needs better than Illinois Mutual. We provide solid disability income solutions to protect the incomes of working individuals. Our profitability and experience in this market gives us an unmatched understanding of DI.

No one understands the DI sales process better than we do either. Because we understand the way you work, all of our products and services are geared to make selling DI easier. We provide agent-friendly software with a built in DI needs analysis. And we provide personal sales and underwriting assistance with experienced sales and underwriting teams that know the competition, and the importance of fast underwriting decisions.

When it comes to DI, you can count on Illinois Mutual to understand.



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Form 9176-C (7/04)



DI

Product Overview



Understanding the way you work.

DISABILITY INCOME

	Individual	Business Expense	Special Risk	Payroll Deduction
Policy Form	GR21 Guaranteed Renewable NC21 Non-Cancelable	BE21 Guaranteed Renewable	SR21 Guaranteed Renewable	PD21 Conditionally Renewable
Occupation Classes	5, 4, 3, 2, 1	5, 4, 3, 2, 1	5, 4, 3, 2, 1	5, 4, 3, 2, 1
Writing Limit	\$8,000, All Occupations	\$10,000*	\$4,000, All Occupations Graded Benefits	\$2,000, All Occupations
Issue Ages	18-59	18-59	18-59	18-63
Elimination Periods	30, 60, 90, 180, 365, 730 Days	30, 60, 90 Days	30, 60, 90, 180 Days	30, 60, 90, 180 Days
Benefit Periods	6 Months, 1, 2, 5, 10 Years, To Age 65	12, 18, 24 Months	2, 5 Years	1, 2, 5 Years
Benefits	Own Occupation Non-Integrated Base Benefits Partial Disability Retroactive Waiver of Premium Presumed Total Disability Benefit Retraining/Home Modification Benefit Survivor Benefit 5% Discount, three or more lives	Own Occupation Non-Integrated Partial Disability Retroactive Waiver of Premium Conversion Privilege	Own Occupation Excludes claims covered by Worker's Compensation Waiver of Premium	Own Occupation Non-Integrated Retroactive Waiver of Premium Simplified Underwriting Guarantee-to-Issue Eligibility
Optional Benefits and Riders	Retroactive Injury Benefit First Year Monthly Benefit Surrender Value Rider Guaranteed Insurability Rider Residual Rider Activities of Daily Living Rider Integrated Monthly Benefit Rider COLA Rider	Included in 5% Discount Retroactive Injury Benefit Surrender Value Rider Guaranteed Insurability Rider	Partial Disability Benefit Surrender Value Rider	

Some features are not available in all states.

*Class 4 and Chiropractors \$8,000

DISABILITY INCOME

Illinois Mutual Advantages

- Over 90 years strong
- Own Occupation Definition
- Flexible Plan Designs
- Money-back Surrender Value Rider option on Individual, Business Expense and Special Risk policies
- Direct access to underwriters
- Experienced sales teams
- User-friendly software

1-800-437-7355
Sales Assistance

Central Region, Ext. 786
IA, IL, IN, KS, MN, MO, NE, WI

Northern Region, Ext. 719
CT, DE, MA, MD, ME, MI, NH, NJ, OH, PA, RI, VT, WV

Southern Region, Ext. 792
AL, FL, GA, KY, LA, MS, NC, SC, TN, VA

Western Region, Ext. 787
AR, AZ, CO, ID, ND, NM, NV, OK, OR, SD, TX, UT, WA, WY

Underwriting
Ext. 795

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