

LIFE FOUNDATIONS WHOLE LIFE

A Low Premium Whole Life Plan



A secure financial future for your family is important to you and requires sound planning **today** in order to achieve **tomorrow's** goals and life dreams. Achieving these goals will take time and involve various financial strategies.

However, an untimely death or unexpected life event could prevent your future financial goals from becoming reality, as well as cause financial hardship to those you care about most.

Life Foundations Whole Life (LFWL) provides a secure lifetime protection solution for your specific needs. This plan is designed to offer long-term coverage at low, affordable premiums. Your premiums, death benefit and cash values are guaranteed for the life of the policy, helping you build a solid financial foundation for your family.

How Does Whole Life Work?

With the LFWL plan, a part of each premium is set aside in a cash value account that grows tax-deferred over the life of the policy. The cash value can help with life events such as:

- Providing an emergency fund
- Paying off a mortgage ahead of schedule
- Financing a college education
- Supplementing retirement income



The LFWL plan is participating, which means that Illinois Mutual pays dividends when possible. Dividends credited can be used to:

Purchase additional insurance Receive cash
Reduce future premiums Accumulate at interest

Flexible Payment Options

Based on your budget and planning goals, you have the flexibility to choose from five payment options that will determine the length of time you pay premiums for your life protection plan.

- Single pay
- 10-pay
- 20-pay
- To age 65 pay
- Continuous pay

Flexible Coverage Options

The LFWL plan offers a level term insurance rider which provides affordable life insurance protection and can be included on the primary insured as well as the spouse. This rider gives you the ability to maximize coverage at a low cost and ensures the right amount of protection is available throughout the different life stages.

Paid-Up Insurance (PUI) Rider

The PUI Rider provides you the opportunity to pay additional premium into the rider, which will purchase paid-up life insurance beyond the coverage acquired under the base policy.*

A child insurance rider is also available.

*Minimum annual PUI payment is \$50 and the maximum premium paying period for the rider is 15 years, not to exceed age 80. The annual PUI premium cannot exceed the 7-pay MEC premium.

***Take control of your child's future
by protecting it today
with ChildGUARD!***



300 S.W. Adams Street Peoria, IL 61634
800.437.7355
www.IllinoisMutual.com

Not all policy forms or optional
benefits available in all states.
Policy Form 617

Form 5531E (2/11)