

Illinois Mutual, headquartered in Peoria, Illinois, is a premier provider of life insurance, disability insurance, workplace insurance and annuity products. Founded in 1910, the Company conducts business in 47 states through more than 18,200 independent agents.

At **100** We Are Just Getting Started 

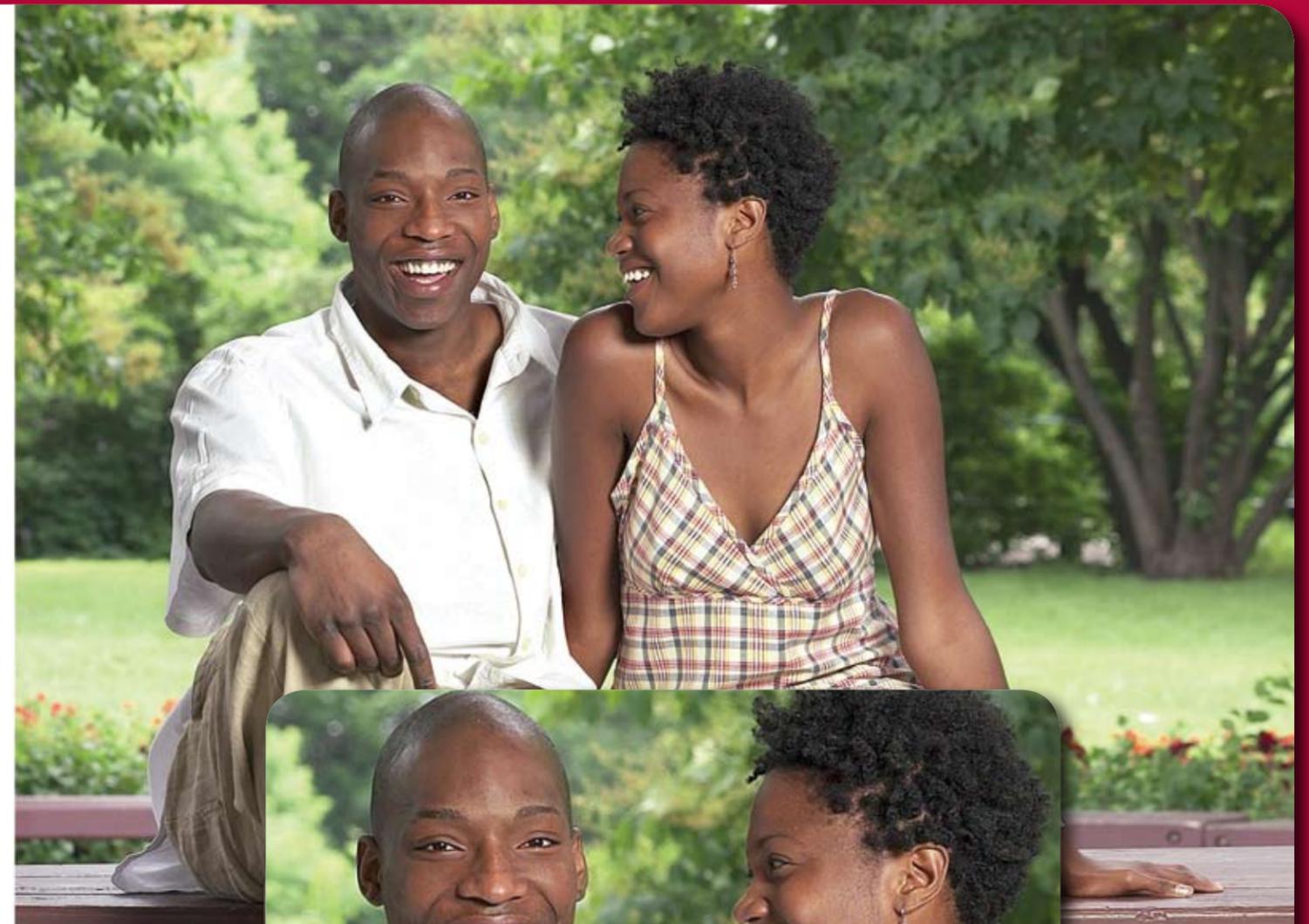
This brochure provides general information regarding Illinois Mutual Short Term Disability Insurance. Refer to the policy for a complete description of benefits, limitations and exclusions. Coverage may vary by state.

This Policy does not provide benefits for total disability resulting from:

- (a) War or act of war, whether declared or undeclared;
- (b) Riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
- (c) Operating, learning to operate, serving as a crew member of or jumping or falling from any aircraft, including those which are not motor-driven. This does not include flying as a fare paying passenger;
- (d) Engaging in hang-gliding, bungee jumping, parachuting, sailgliding, parasailing or parakiting or any similar activities;
- (e) Participating or attempting to participate in an illegal activity and/or being incarcerated in a penal institution;
- (f) Committing or trying to commit suicide or injuring yourself intentionally, whether you are sane or not;
- (g) Addiction to alcohol or drugs, except for drugs taken as prescribed by your physician;
- (h) Practicing for or participating in any semi-professional or professional competitive athletic contest for which you receive any type of compensation or remuneration;
- (i) Having a neurosis, psychoneurosis, psychopathy, psychosis, or mental or emotional disease or disorder of any kind.
However, Alzheimer's disease and other organic senile dementias are covered under this policy;
- (j) Having an On-Job Accident, unless an On-Job Total Disability Benefit is shown in the schedule;
- (k) Giving birth as the result of a normal pregnancy, including Cesarean, within the first nine months after the policy effective date as shown in the schedule. Complications of a pregnancy will be covered to the same extent as any other sickness.



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



VOLUNTARY BENEFITS AT THE WORKPLACE

Short Term Disability Insurance



Short Term Disability Insurance



As a hardworking American, you rely on your income to pay for daily expenses, housing costs, car payments, utilities and various other bills. What if you suffered an unexpected injury or illness and your ability to earn a paycheck was instantly taken away from you? **Could you pay your bills without your paycheck?**

With Short Term Disability Insurance from Illinois Mutual, you can be confident that you're prepared for the unexpected. The benefits you receive are designed to replace a portion of your income as you recover, to help you maintain your standard of living, protect your savings and support your family.



A Better Product for You

Our Short Term Disability Insurance provides:

AFFORDABLE and **FLEXIBLE** coverage levels determined by your budget and personal needs.

CONVENIENT payroll deduction or Authorized Check (ACH) Deduction make premium payment simple for you.

IMMEDIATE coverage on the first day of the month your payroll deduction begins.

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

GUARANTEED RENEWABLE* coverage until age 72; regardless of illness or injury, your coverage can't be canceled.

BENEFITS PAYABLE are quickly paid directly to you and not reduced regardless of Social Security, Worker's Compensation or employer paid time off.

WAIVER OF PREMIUM included at no additional cost. After 90 days of total disability, or after the elimination period (if longer than 90 days), Illinois Mutual will waive your premium payment, but not beyond the benefit period of the policy.

*As long as premiums are paid, the policy cannot be canceled.

In total, over 23 million disabling injuries occur per year, which works out to be one per second of every day.

- National Safety Council, Frequency of Disabling Injuries, 2004

Coverage Eligibility

- **Employees** age 17 to 64 who are actively at work for a minimum of 20 hours per week.
- **Spouses and children** are not eligible.

Getting the Payments You Need

While you're totally disabled, you will receive payments (based on your policy) from Illinois Mutual. Benefit payments begin after the elimination period of your policy has been satisfied and continue while you're totally disabled up to the length of your benefit period. These benefits will supplement your income and help you keep your bills paid.



Not sure how much coverage you need?

Take a minute to determine the total expenses your monthly paycheck has to cover. Do you spend most of what you earn?

Mortgage/Rent	\$ _____
Utilities (gas, electric, phone, internet, cable)	_____
Groceries	_____
Car Payments	_____
Auto Insurance	_____
Home Insurance	_____
Health Insurance	_____
Life Insurance	_____
Childcare/Education Needs	_____
Credit Cards/Other Debt	_____
Spending Money/Other Obligations	_____
Monthly Total	\$ _____ (Income protection needed)
Monthly Net Income	\$ _____

Talk to your agent to determine the amount of coverage that is best for you based on the information you completed above.

