

## Illinois Mutual Advantages

- Financially strong for nearly a century
- Own occupation definition
- Flexible plan designs
- Return of Premium DI with the Surrender Value Rider
- Direct access to underwriters
- Fast and easy teleunderwriting program
- Experienced sales teams
- Outstanding marketing tools that help you sell
- User-friendly software
- Agent Forum website

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

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.

**(800) 437-7355**  
**Sales Assistance**

[www.IllinoisMutual.com](http://www.IllinoisMutual.com)  
[DISales@IllinoisMutual.com](mailto:DISales@IllinoisMutual.com)

For educational information,  
direct your clients to visit  
[www.DIAwareness.com](http://www.DIAwareness.com)

 **ILLINOIS MUTUAL®**  
Life Insurance Company  
300 S.W. Adams Street Peoria, IL 61634  
800.437.7355  
[www.IllinoisMutual.com](http://www.IllinoisMutual.com)



## DI PRODUCT OVERVIEW

 **ILLINOIS MUTUAL®**

## DISABILITY INSURANCE

	Individual	Business Expense	Special Risk**	Special Risk Business Expense**	Voluntary Short Term Disability†
<b>Policy Form</b>	GR21 Guaranteed Renewable NC21 Non-Cancelable	BE21 Guaranteed Renewable	SR21 Guaranteed Renewable	SRBE21 Guaranteed Renewable	VSTD21 Optionally Renewable
<b>Occupation Classes</b>	GR21 – 5, 4, 3, 2, 1 NC21 – 5, 4, 3	5, 4, 3, 2, 1	5, 4, 3, 2, 1	5, 4, 3, 2, 1	Non-Occupational
<b>Writing Limit</b>	\$8,000, All Occupations	\$10,000*	\$8,000, All Occupations Graded Benefits	\$8,000, All Occupations Graded Benefits	66 <sup>2</sup> / <sub>3</sub> % of earned income, up to a maximum of \$600/week
<b>Issue Ages</b>	18-60	18-60	18-60	18-60	18-65
<b>Elimination Periods</b>	30, 60, 90, 180, 365, 730 Days	30, 60, 90 Days	30, 60, 90, 180 Days	30, 60, 90 Days	1st, 8th or 15th Day
<b>Benefit Periods</b>	6 Months, 1, 2, 5, 10 Years, To Age 65	12, 18, 24 Months	2, 5 Years	12, 18, 24 Months	13 or 26 weeks for non-occupational accidents & sickness
<b>Benefits</b>	Own Occupation  Non-Integrated Base Benefits  Partial Disability  Retroactive Waiver of Premium  Organ Donor Benefit  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  Organ Donor Benefit  Conversion Privilege      Multi-Policy 5% Discount	Own Occupation  Non-Integrated with Social Security only  Waiver of Premium	Own Occupation  Non-Integrated with Social Security only  Waiver of Premium	Available through eligible employers with at least 3 eligible employees, a minimum of two lives must be issued.  Waiver of Premium  \$10,000 Accidental Death & Dismemberment (AD&D) for each insured employee
<b>Optional Benefits and Riders</b>	Retroactive Injury Benefit  Optional First Year Monthly Benefit  Surrender Value Rider  Guaranteed Insurability Rider  Residual Rider  Activities of Daily Living Rider  Integrated Monthly Benefit Rider  COLA Rider	Retroactive Injury Benefit    Surrender Value Rider  Guaranteed Insurability Rider	Partial Disability Benefit    Surrender Value Rider      Integrated Monthly Benefit Rider	Partial Disability Benefit    Surrender Value Rider	

Some features are not available in all states.

\*Class 4 and Chiropractors \$8,000

\*\*Not available in ME and NJ

†Not available in FL, NJ and RI