

# Path Protector Plus<sup>®</sup> Whole Life

## Agent Product Guide



This guide is for agent use only and not intended for distribution to customers.



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# Welcome

Thank you for choosing Illinois Mutual as your life insurance carrier. As a service-driven business partner, Illinois Mutual can be an essential part of your long-term success.

For more than 110 years, we have focused on delivering the best personal service to our policyowners and our agents with respect and integrity. Illinois Mutual helps people achieve and safeguard their financial security by providing competitive life insurance, disability income insurance (DI) and worksite insurance solutions. It is our pleasure to team with you to help people honor the commitments they've made to help and protect those they care about most.

This Path Protector Plus® Whole Life Agent Product Guide provides information you need to sell our whole life plans. We designed our portfolio to give you flexibility to create a plan that meets your clients' needs based on their coverage needs, life stage and plans for the future.

## Illinois Mutual Delivers

Illinois Mutual focuses on financial strength because we know its importance to our customer commitments. We strive to assure that products are competitive, advances in technology are made, and online resources through our Agent Portal and company website enhance your business capabilities.

At Illinois Mutual, we are always interested in understanding our agents better and offering the service and support they need to succeed. Contact your Life sales team today to see how we can help grow your business.

**(800) 437-7355, Option 2 • [Sales@IllinoisMutual.com](mailto:Sales@IllinoisMutual.com)**

See what our agents and policyowners are saying about Illinois Mutual at  
**[www.IllinoisMutualNow.com](http://www.IllinoisMutualNow.com).**

# Whole Life Insurance: An Asset that Stands the Test of Time

Whole life insurance can be an excellent foundation for a strong financial plan. This straightforward solution can provide lifetime coverage to help your clients protect their family, income, and way of life.

Whole life insurance has many advantages, including simplicity, predictability and guarantees. Though today's financial marketplace can change quickly, whole life insurance has remained a stable part of a financial plan that can combine three guarantees – death benefit, fixed premiums, and cash value – into one powerful and effective asset.

Whole life can help provide your clients with peace of mind and confidence about their financial future. Despite economy and market setbacks, the guarantees of whole life insurance can help your clients stay the course for achieving long-term goals with an insurance plan that has stood the test of time.

## Advantages of Participating Whole Life Insurance:

- » Death benefit guaranteed for life of policy
- » Premiums guaranteed for life of policy
- » Guaranteed cash value growth
- » Potential for dividend payments, with higher dividend potential for select plans\*
- » Flexibility with policy loans through cash value accumulation as shown in the policy
- » Living Benefits available at no additional premium\*\*
- » A stable financial asset on a balance sheet
- » Income tax-free death benefit<sup>1</sup>

*\*Dividends are not guaranteed and are payable at the discretion of Illinois Mutual.*

*\*\*Certain charges accrue when an Accelerated Death Benefit is paid.*

*<sup>1</sup>Life insurance benefits are generally includible in one's estate and, as such, may be subject to estate taxes. An accountant or attorney should be consulted regarding individual circumstances.*

# Real Life Solutions for Your Clients

Path Protector Plus® Whole Life offers five different plan options and a variety of riders so it can be strategically utilized for multiple protection needs based on your client's life stage, financial situation and planning objectives.



Continuous Pay –  
WL Series 100



Continuous Pay –  
WL Series 200



Limited Pay –  
WL Series 100



Limited Pay –  
WL Series 200



Single Pay  
Whole Life (SPWL)

# Real Life Solutions for Your Clients (cont.)

## Continuous Pay – WL Series 100

Designed for those who are looking for simple, affordable and guaranteed whole life coverage.

### Example:

Mark, 32, and Amber, 30, have two young children, ages 7 and 5. One of Mark's co-workers recently had a major medical event that prompted Mark to take action to make sure he was doing all he could to ensure that he fulfills the commitment he made to caring for his family. Mark has decided to look for insurance that can help him cover his final expenses while also providing additional death benefit coverage for his wife and himself through their children's college years.

### Solution:

Using the Continuous Pay Series 100 plan, Mark can obtain \$50,000 of whole life insurance that will provide coverage to age 121 as long as premiums are paid. Using the Term Insurance Rider, he can add \$200,000 of death benefit protection for 20 years, and Amber can be covered under a 20-year Other Insured Term Rider with a \$250,000 death benefit. Both children can be covered under a Child Term Insurance Rider with a \$20,000 death benefit each. For a monthly premium of \$92\*, this family now has up to \$540,000 in life insurance protection!



# Continuous Pay – WL Series 200

Designed for those who want more from their coverage, but may have budget constraints that won't allow a limited pay option.

## Example:

Sarah, 38, is married with no children. She is seeking life insurance that can provide death benefit coverage to assist her husband, John, in the event of her death while also providing the ability to access loan value or accelerated benefits if she were to develop a chronic or terminal illness.

## Solution:

With the Continuous Pay Series 200 plan, Sarah can purchase \$125,000 of whole life insurance that will provide coverage as long as premiums are paid. Sarah chooses to add the Disability Waiver of Premium Rider, which waives any premiums due if she were to become totally disabled, to lower the risk that her policy would lapse due to inability to pay premiums. And, at no additional premium, Sarah also has qualified for the LifeAid® Accelerated Benefit Rider that allows her to accelerate a portion of the policy's death benefit if she were to become chronically or terminally ill. Sarah can purchase all of this for a total monthly premium of \$144\*!

By age 74, using annual dividends to purchase paid-up additions, Sarah potentially would have almost \$77,000\*\* of non-guaranteed cash value and a death benefit amount of over \$150,000. She has peace of mind knowing that she has secured death benefit protection to assist her husband in the event of her death and the ability to access cash value should the need arise later in life.

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*\*For illustration purposes only. Subject to underwriting. Examples assume proposed insured's rating classification is Preferred Non-Tobacco and monthly EFT is the selected premium mode.*

*\*\*Guaranteed cash value is \$61,821. Example assumes no outstanding policy loans and annual dividends are paid based on dividend scales as of 11/1/2022. Dividends are not guaranteed.*



# Real Life Solutions for Your Clients (cont.)

## Limited Pay – WL Series 100

Designed for those who value a budget-friendly limited pay plan with the guarantees and dividend potential found in a participating whole life policy.

### Example:

Eric, 48, and his wife, Nicole, 49, couldn't be prouder of their three adult children, who are in their mid-20s. Eric and Nicole have watched them blossom and grow into young adults who will likely be starting families of their own in the near future. They want to continue to help them be successful and are looking for an insurance solution that can help them create a financial platform from which to accomplish this.

### Solution:

Using the Limited Pay Series 100 plan (30-pay), for a monthly premium of \$205\*, Eric can acquire \$75,000 of whole life coverage to help protect his family financially. To help him achieve his commitment to providing his children financial assistance, Eric names them as beneficiaries. He is also interested in policy growth to increase the amount he is able to leave them.

If Eric uses annual dividends to purchase paid-up additions, the policy's non-guaranteed death benefit potentially could grow to more than \$93,000\*\* by age 78, when this limited pay policy is fully paid up after 30 years, an increase of over \$18,000. Eric potentially increases the amount he can leave each child by just over \$6,000.

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*\*For illustration purposes only. Subject to underwriting. Examples assume proposed insured's rating classification is Preferred Non-Tobacco and monthly EFT is the selected premium mode.*

*\*\*Example assumes no outstanding policy loans and annual dividends are paid based on dividend scales as of 11/1/2022. Dividends are not guaranteed.*





## Limited Pay – WL Series 200

Designed for those seeking high early cash values and policy growth to supplement their savings with a tax advantaged vehicle.

### Example:

Denise, 29, the owner of a highly successful IT contracting company, recently got married. She and her husband, Nick, live in an apartment and are enjoying their fast-paced lives full of exciting work and stimulating challenges. Denise recognizes the need to purchase life insurance to help protect her husband financially should the unexpected happen. As she and Nick are just starting out in their life together, she is interested in a policy that can grow with them through their future life stages.

### Solution:

With the Limited Pay Series 200 plan (20-pay), for \$229\* total monthly premium, Denise can purchase \$125,000 of whole life insurance with the Guaranteed Insurability Option (GIO) Rider added. The GIO Rider gives her the ability to increase her coverage through additional policies of up to \$50,000 each at specific option dates, or major life events, without evidence of insurability.

She appreciates being able to tackle each busy day knowing that her life insurance policy can grow with her as her business grows, or when she and Nick decide to make a major life change, such as buying a home or having children.



# Real Life Solutions for Your Clients (cont.)

## Single Pay Whole Life (SPWL)

Designed for those with lump sums that are not earmarked for other purposes.

### Example:

Carol, 58, a mother of three and grandmother of seven, has \$60,000 that has not been earmarked for other purposes. She is looking for a way to increase the amount she would be able to leave her children and grandchildren.

### Solution:

Using the financial power of Single Pay Whole Life (SPWL), with a single payment of \$60,000, Carol can purchase \$121,032\* of guaranteed death benefit.

Immediately, she has more than doubled the amount she will leave to her family! Additionally, Carol's policy has an immediate cash value of more than \$54,000 – more than 90% of her initial payment – so she has the flexibility to take policy loans if her situation changes and other priorities become more important.

Please note, single premium life insurance is usually a modified endowment contract. See MEC notice in this guide for more information.

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*\*For illustration purposes only. Subject to underwriting. Example assumes proposed insured's rating classification is Preferred Non-Tobacco.*



# About Policy Loans

Policy loans up to the sum of the cash value (policy and any paid-up additions) and any dividend accumulations, less any outstanding prior unpaid loans, liens and interest, are allowed. Generally there is insufficient loan value during the early policy years unless there is a 1035 exchange with sufficient transfer of funds. Loans reduce the policy's death benefit and are repaid with interest, which accrues at the rate established in the policy. Any unpaid interest is added to the outstanding loan balance and bears interest on the same terms as the loan.

If the policy is a modified endowment contract (MEC), then the loan proceeds may be immediately taxable and subject to a 10% penalty tax if the policyowner is not 59-1/2 or disabled. (See MEC information in this guide.)

This notice is a general explanation of policy loans and is not intended to cover all situations. The terms of the policy will control. Illinois Mutual and its agents do not provide tax advice. We recommend that policyowners consult an accountant or attorney regarding their specific situation.

## Modified Endowment Contracts (MEC) Information

Statements regarding tax-free loans and distributions apply to non-MEC policies. Loans and distributions from MECs are taxed on a last-in first-out (LIFO) basis; i.e., earnings are deemed distributed before premiums, and are subject to a 10% tax penalty if the policyowner is not 59-1/2, disabled or receiving payments in substantially equal installments over his/her life expectancy. Loans and distributions from non-MECs are not subject to the penalty tax and are generally tax-free since the proceeds are taxed on a first-in first-out (FIFO) basis (premiums deemed distributed before earnings).

Taxation of death benefits, however, is the same for MECs and non-MECs. With both, the beneficiary generally receives the death benefit tax-free while the estate may have some taxation. If policy loans or distributions are not anticipated, a MEC may offer more opportunity for increase in cash value while still providing the tax advantages of the death proceeds. This is an important decision in choosing coverage since once a MEC, always a MEC. In limited situations, MEC status may be removed if the policyowner requests and receives a refund of the excess premium within IRS time frames.

*This notice is a general explanation of MECs and is not intended to cover all situations regarding MECs. In reading this notice, please be advised that neither Illinois Mutual nor its agents provide tax advice. We recommend consulting an accountant or attorney regarding each situation.*



# Offer Your Busy Clients the Fast, Simple, Seamless<sup>®</sup> Sales Process They Want

## What “Non-Med” Underwriting Means at Illinois Mutual

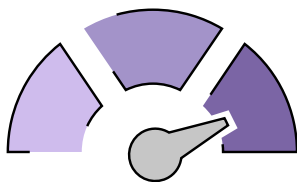
In today’s fast-paced market, consumers want solutions delivered quickly with little hassle. They are looking for a Fast, Simple, Seamless<sup>®</sup> sales process. Path Protector Plus<sup>®</sup> Whole Life provides your clients with the opportunity to obtain \$10,000 to \$249,999\* of whole life coverage with Illinois Mutual without routine underwriting requirements, such as exam, blood profile, urinalysis or EKG for issue ages of 18 to 65, if MIB, MVR and prescription/medical history are acceptable.\* Not having a visit with an insurance examiner can make life easier and get you paid faster!

**Fast:** Complete the application process faster with our application software. If you choose to create a proposal before an application, your data can transfer directly to the application! Fully completed applications result in a faster underwriting decision. Sign and submit electronically over the web.

**Simple:** Applicants ages 18 to 65 can obtain \$10,000 to \$249,999\* of whole life coverage with simple underwriting using an MIB check, MVR, and prescription/medical history. If results are acceptable, no other underwriting exams are required – this means no paramedical exam, blood profile, urinalysis, or EKG!

**Seamless:** Leverage this process to give your clients the seamless purchasing experience they’re looking for!

Your clients will appreciate the convenience of doing business with you!



Fast



Simple



Seamless

*\*Additional underwriting requirements apply: (i) to applicants aged 66 or older; (ii) to applicants with total coverage in force and applied for of \$250,000 or more; or (iii) if indicated by MIB, MVR, prescription/medical history check, or other information developed during underwriting. Contact your Life sales team for further details.*

# Path Protector Plus<sup>®</sup> Whole Life Portfolio Comparison

	CONTINUOUS PAY	
Plan	CP Series 100	CP Series 200
Payment Period	To Age 121	To Age 95
Maturity	Age 121, with a no-cost policyowner option to extend	Age 95, with a no-cost policyowner option to extend
Underwriting Classes & Issue Ages	Aggregate, 0-17 Preferred Non-Tobacco, 18-85 Non-Tobacco, 18-85 Tobacco, 18-85	
Product Strength*	Death benefit protection with guaranteed cash value accumulation. Illinois Mutual's lowest cost whole life policy	Offers all the perks of the CP Series 100 with a lower maturity age and higher expected dividends to help build policy value faster
Policyowner Profile	Designed for those looking for simple, affordable, and guaranteed whole life coverage	Designed for those who want more from their coverage, but may have budget constraints that won't allow a limited pay option
<b>Key Features:</b>		
Minimum Death Benefit	\$10,000 for issue ages 0-44 \$35,000 for issue ages 45-85	\$10,000
Dividends* (if payable)	Any dividends paid are based on the level of premiums paid and the guaranteed cash value of the policy. The Path Protector Plus <sup>®</sup> Whole Life portfolio was designed with a low to moderate dividend rate.	
	Low	Moderate
Dividend Options:	Purchase Paid Up Additions Cash Accumulate at Interest Reduce Premium	
Guaranteed Cash Value*	Guaranteed build-up; Lowest level	Faster guaranteed build-up; Cash value equals death benefit at age 95
Guaranteed Premium*	Lowest premium Path Protector Plus <sup>®</sup> Whole Life plan	Second lowest premium Path Protector Plus <sup>®</sup> Whole Life plan
Policy Loans	Choice between a fixed 6.5% rate payable in arrears or a variable rate. Loans that are not repaid and any accrued interest reduce the death benefit. Outstanding loans up to 90% of cash value.	

\*Compared to other Illinois Mutual whole life policies, not including Single Pay

# Comparison Chart

LIMITED PAY		SINGLE PAY
LP Series 100	LP Series 200	
30 Years	20 Years	One-time premium payment
Age 121, with a no-cost policyowner option to extend	Age 121, with a no-cost policyowner option to extend	Age 121, with a no-cost policyowner option to extend
Aggregate, 0-17 Preferred Non-Tobacco, 18-65 Non-Tobacco, 18-65 Tobacco, 18-65		Aggregate, 0-17 Preferred Non-Tobacco, 18-85 Non-Tobacco, 18-85 Tobacco, 18-85
Death benefit protection with guaranteed cash value accumulation while maintaining a focus on lower premium than the LP Series 200	Offers all the perks of the LP Series 100 with faster cash value accumulation	Offers guaranteed death benefit protection and cash value accumulation with no future premiums
Designed for those who value a budget-friendly limited pay plan with the guarantees and dividend potential found in a participating whole life policy	Designed for those seeking high early cash values and policy growth to supplement their savings with a tax advantaged vehicle	Designed for those with lump sums that are not earmarked for other purposes
\$25,000		\$25,000 for issue ages 0-44 \$35,000 for issue ages 45-85
Guarantees contained in the policy. Dividends are not guaranteed and are payable at the discretion of Illinois Mutual. Dividends are not affected by policy loans.		
Moderate	High	
Purchase Paid Up Additions Cash Accumulate at Interest Reduce Premium		Purchase Paid Up Additions Cash Accumulate at Interest
Faster build-up due to limited pay structure	Highest early cash values	
Second highest premium Path Protector Plus® Whole Life plan	Highest premium Path Protector Plus® Whole Life plan	
Interest is not paid for the life of the policy. Unpaid interest will be added to the loan principal and bear interest at the same rate. Accumulating cash value sufficient for policy loans often takes several years. Dividends on policy termination other than due to death may be taxable.		





# Whole Life Policy Details & Features

## Issue Ages (Age Last Birthday) & Payment Periods:

### Continuous Pay Series 100

- 0 to 85
- Premiums cease at the policy anniversary when the insured attains age 121

### Continuous Pay Series 200

- 0 to 85
- Premiums cease at the policy anniversary when the insured attains age 95

### Limited Pay Series 100

- 0 to 65
- Premiums are payable for 30 years after issue

### Limited Pay Series 200

- 0 to 65
- Premiums are payable for 20 years after issue

### Single Pay

- 0 to 85
- One-time premium payment at issue

## Amounts:

### Minimum:

#### Continuous Pay Series 100

- Ages 0 to 44: \$10,000
- Ages 45 to 85: \$35,000

#### Continuous Pay Series 200

- \$10,000

#### Limited Pay Series 100

- \$25,000

#### Limited Pay Series 200

- \$25,000

#### Single Pay

- Ages 0 to 44: \$25,000
- Ages 45 to 85: \$35,000

### Maximum: No maximum

# Whole Life Policy Details & Features (cont.)

## Banded Premiums:

### Continuous Pay Series 100 & Continuous Pay Series 200

- \$10,000 to \$24,999
- \$25,000 to \$49,999
- \$50,000 to \$99,999
- \$100,000 to \$249,999
- \$250,000+

### Limited Pay Series 100 & Limited Pay Series 200

- \$25,000 to \$99,999
- \$100,000 to \$249,999
- \$250,000+

### Single Pay Whole Life

- \$25,000+

## Underwriting Classes:

### Ages 0 to 17: Aggregate

### Ages 18 to 85:

- Preferred, Non-Tobacco
- Non-Tobacco
- Tobacco
- Substandard issues

## Payment Mode Factors

- Monthly Authorized Check/EFT 0.08334
- Quarterly 0.26
- Semi-annual 0.51
- Annual 1.00

## Premium Information

The premiums are based on:

- Issue age of the insured's age last birthday
- Gender
- Tobacco use
- Underwriting classification
- Plan selected
- Premium band based on insurance amount selected

For premium rates, please refer to our illustration software on the Agent Portal.

## Nonforfeiture Options

- Extended Term
- Reduced Paid-up (RPU) insurance subject to a minimum of \$5,000
- Cash Surrender

## 1035 Exchanges

1035 exchanges are allowed, provided that monies from the 1035 exchange are applied towards a Single Pay policy or a single payment for the Paid-Up Insurance Rider. (See MEC information in this guide.)

## Guaranteed Cash Value

The cash value in the Path Protector Plus® Whole Life is contractually guaranteed to grow as shown in your client's policy until maturity as long as premiums are paid.

## Policy Fee

A \$60 policy fee is charged annually and included in premium.

## Dividends

Path Protector Plus® Whole Life is participating, which means that Illinois Mutual pays dividends\* when possible. Although not guaranteed, dividends typically are paid each year beginning on the second policy anniversary and can be applied in several ways depending on your clients' objectives. Clients can select the option that is right for them:

- Purchase additional paid-up insurance
- Offset their premium payments
- Allow the dividends to grow with interest
- Collect as cash income

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*\*Dividends are not guaranteed and are payable at the discretion of Illinois Mutual.*

## Surrenders

The plan may be partially or fully surrendered for its cash surrender value at any time, although money withdrawn from the plan may be subject to income tax.

**Full Surrender:** A plan can be fully surrendered for its guaranteed cash value, plus the value of any Paid-up Additions (PUA) or accumulated dividends on deposit, less any outstanding debt.

**Partial Surrender:** A policy can be partially surrendered by surrendering Paid-up Additions. The death benefit supported by the Paid-up Additions (PUA) will be reduced accordingly. Each partial surrender must be at least \$500.00.

## Loans

If the policy has accumulated sufficient loan value, policy loans are available at a fixed interest rate of 6.5% payable in arrears or a variable rate for the life of the policy. Fixed or variable rate is selected at issue and applies for life of policy.



# Benefits & Optional Riders

## LifeAid® Accelerated Benefit Rider (Policy Form 5803)

In addition to providing necessary life protection with a guaranteed death benefit, Illinois Mutual's Path Protector Plus® Whole Life includes at no additional premium our LifeAid® Accelerated Benefit Rider.\* This rider gives your clients the flexibility to accelerate a portion of their policy's death benefits if they become chronically or terminally ill.\*\*

- Accelerated benefits for a chronic illness are available when a licensed physician certifies that the insured is permanently unable to perform, without substantial assistance from another individual, two or more activities of daily living for a period of at least the last 90 consecutive days due to a loss of functional capacity; or that the insured requires substantial supervision to protect him or her from threats to health and safety due to permanent severe cognitive impairment.
- Accelerated benefits for a terminal illness are available when a licensed physician diagnoses the insured with a medical condition that is expected to result in death within 24 months (12 months in FL).

Please note, Policy Form 5803 is not available in CA. Path Protector Plus® Whole Life policies issued in CA include Policy Form 5786(CA), Terminal Illness Accelerated Death Benefit Rider, at no additional premium.

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*\*Insured must be 75 or younger and meet established underwriting criteria to qualify for the LifeAid® Accelerated Benefit Rider. A rider providing accelerated benefits for terminal illness only will be available to individuals who do not qualify.*

*\*\*Certain charges accrue when an Accelerated Death Benefit is paid. Accelerated Death Benefit payments create a lien that reduces (and may terminate) the policy's death benefit and the cash available for loans, withdrawals, and nonforfeiture options. Interest continues to accumulate after the payment date. Only one benefit for chronic illness and one benefit for terminal illness may be paid during any 12-month period.*

*Payments made under these riders are intended to qualify for favorable tax treatment under the Internal Revenue Code. Illinois Mutual recommends that a qualified tax advisor is consulted prior to purchasing the policy or accelerating benefits.*

*Accelerated Death Benefit Payments may affect eligibility for or the amount of certain state or federal government benefits such as Medicaid or Supplemental Security Income (SSI). These riders are not intended to be a substitute for long term care insurance, health insurance, or nursing home insurance.*



## Term Life Insurance Rider (Policy Form 5791)

This rider provides additional level term insurance on the primary person insured under the base policy while the policy and rider are in force. This rider is not available with Single Pay.

### Issue Ages (Age Last Birthday):

- 10 year: 18 to 60
- 20 year: 18 to 50

### Amounts:

- Minimum: \$25,000
- Maximum: Limited to 10 times the amount of the base policy

### Banded Premiums:

- \$25,000 to \$99,999
- \$100,000+

### Convertible:

Coverage may be converted, without evidence of insurability, to a plan of Illinois Mutual's choosing prior to the end of the conversion period specified in the rider.

## Other Insured Term Rider (Policy Form 5787)

The Other Insured Term Rider provides level term insurance on someone besides the primary person insured under the base policy while the policy and rider are in force. This rider typically is used to cover a spouse or domestic or civil union partner. This rider is not available with Single Pay.

### Issue Ages (Age Last Birthday):

- 10 year: 18 to 60
- 20 year: 18 to 50

### Amounts:

- Minimum: \$25,000
- Maximum: Limited to base coverage plus term coverage on the base insured

### Banded Premiums:

- \$25,000 to \$99,999
- \$100,000+

### Convertible:

Coverage may be converted, without evidence of insurability, to a plan of Illinois Mutual's choosing prior to the end of the conversion period specified in the rider.

# Benefits & Optional Riders (cont.)

## Child Term Insurance Rider (Policy Form 5789)

The Child Term Insurance Rider provides level term insurance on the insured's children named in the application and children at least 15 days old born to or adopted by the insured while the policy and rider are in force. This rider is not available with Single Pay.

### Issue ages:

- Insured age 18 to 70
- Children ages 0 to 18

### Amounts: Same coverage amount for all children:

- Minimum: \$5,000
- Maximum: \$20,000

### Expiry:

The Child Term Insurance Rider ends on the policy anniversary on or after the insured's 71<sup>st</sup> birthday unless canceled earlier.

### Coverage for any individual child ends on the earliest of:

- The date the rider ends for any reason
- The first policy anniversary on or after the child's 25<sup>th</sup> birthday
- The date the child's coverage is converted to an individual, permanent life insurance policy

### Conversion:

At any time prior to the child's 18<sup>th</sup> birthday, his or her coverage may be converted, without evidence of insurability, to an individual policy with coverage up to the rider coverage amount. After the child's 18<sup>th</sup> birthday, if his or her coverage has been in force for two years, the coverage may be converted, without evidence of insurability, up to the lesser of five times the rider coverage amount or \$50,000. The child's coverage under this rider ends upon conversion.



## Guaranteed Insurability Option (GIO) Rider (Policy Form 5793)

This rider allows the purchase of additional insurance on the primary insured at scheduled option dates shown on the Schedule page without evidence of insurability. The premium for the additional insurance will be based on the rate in use for the insured's attained age on the effective date. This rider is not available with Single Pay.

- Issue ages: 0 to 39
- Minimum: \$10,000 each option
- Maximum: \$50,000 (may be lower for some policy sizes)
- GIO rider is not available on rated cases

### Option Timing

- Issue age 0 to 15: First option starts at policy anniversary after 18<sup>th</sup> birthday. Options continue every 3 years through the attained age of 33.
- Issue age 16 to 30: First option starts at 3<sup>rd</sup> policy anniversary. Options continue every 3 years; 6 options available.
- Issue age 31 to 39: First option starts at 3<sup>rd</sup> policy anniversary and continues every 3 years through the attained age of 48.

A scheduled option date may be advanced under the terms described in the rider when the insured marries; a child is born to or adopted by the insured; or the insured purchases a home.

# Benefits & Optional Riders (cont.)

## Disability Waiver of Premium Rider (Policy Form 5784(R))

This rider waives policy premiums, including rider premiums, during the covered insured's Total Disability.

Total Disability or Totally Disabled\* means, during the first 24 months, that the insured, due to sickness or injury, is unable to perform the substantial and material duties of his or her occupation. After 24 months, Total Disability or Totally Disabled means that the insured, due to sickness or injury, is unable to perform the substantial and material duties of any job for which he or she is or may become reasonably suited by education, training, or experience.

The waiver benefit begins after a six-month elimination period is satisfied and all conditions of the rider are met.

If the insured's Total Disability begins before the policy anniversary immediately preceding the insured's 60<sup>th</sup> birthday and continues to the first policy anniversary on or after the insured's 65<sup>th</sup> birthday, the waiver benefit is provided until the policy is surrendered, is canceled, or terminates for any reason.

If the insured's Total Disability begins on or after the policy anniversary immediately preceding the insured's 60<sup>th</sup> birthday, the waiver benefit is provided until the earliest of: a) The date the insured's Total Disability ends; b) The policy anniversary occurring while the insured is age 65, or the Rider Expiry Date, if later; or c) The date the policy is surrendered, is canceled, or terminates for any reason.

Premiums will not be waived for any disability beginning on or after the rider's expiry date.

### Expiry:

The policy anniversary on or after the insured's 66<sup>th</sup> birthday, unless at that time the waiver benefit has been provided continuously since before the policy anniversary immediately preceding the insured's 60<sup>th</sup> birthday.

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*\*Total Disability definition differs in CA. Please see the policy for details.*

### Issue ages:

18 to 60



## Accidental Death Benefit Rider (Policy Form 5783)

This rider provides a death benefit to the insured's beneficiaries if the insured's death results solely from accidental bodily injury as defined in the rider.\*

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*\*In CA, rider provides benefit if insured's death is proximately caused by accidental bodily injury as defined in the rider.*

### Issue ages:

18 to 60

### Expiry:

The Accidental Death Benefit Rider ends on the policy anniversary on or after the insured's 61<sup>st</sup> birthday.

## Paid Up Insurance (PUI) Rider (Policy Form 5794)

This rider provides paid-up life insurance coverage on the primary insured with either a one-time payment at policy issue or a recurring payment made with each premium. This is an excellent tool to increase death benefit and cash value growth in the beginning stages of the policy.

Recurring payments, if selected, will be accepted until the earliest of: a) the 19th policy anniversary; b) the policy anniversary occurring while the insured is age 80; c) or the date of the first missed recurring PUI premium.

### Issue ages:

- Single PUI: 0 to 85
- Recurring PUI: 0 to 65



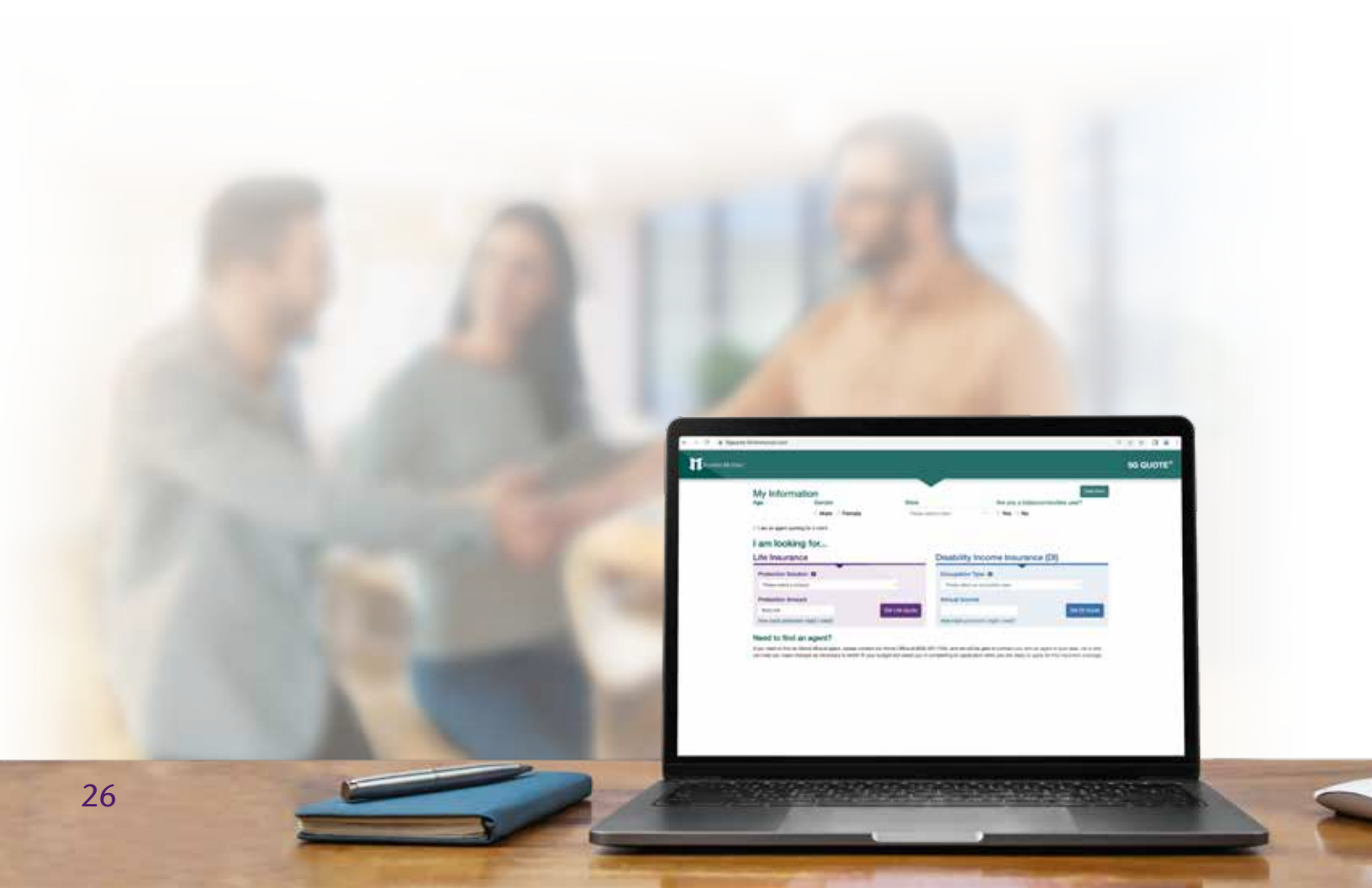
# Tools to Help You Sell

## Register for the Agent Portal

The Agent Portal is open to all agents licensed with Illinois Mutual, or those who have had contact with the Home Office but are not appointed. Sign up for the Agent Portal on our website at [www.IllinoisMutual.com](http://www.IllinoisMutual.com) by clicking on the “Agents” link and following the directions.

### In the Agent Portal, you can:

1. Create customized illustrations.
2. View a comprehensive snapshot of your business activity on your personalized dashboard.
3. Grant administrative assistants the right to generate quotes, access client data and more.
4. Access successful sales ideas, powerful marketing tools and more than 500 electronic forms that can help you increase your business.
5. Receive immediate Notices of Underwriting Actions (NUAs) by email for the fastest possible notification of underwriting status.
6. Check your commission statements and learn how you can earn even more.
7. Review your clients’ in force policies to ensure they are up-to-date with the products they need.



## Illustration Software Highlights

- Provides you with everything you need to sell our products.
- Runs on major web browsers through our web-based Agent Portal.
- Utilizes a modern, highly intuitive, tab-based user interface with interactive controls.
- Allows for synchronization of sales efforts.
- Include others you work with as users of the software.

## Application Software

Use our application software to submit electronic applications over the web.

- Can automatically populate clients' information by pulling directly from the illustration if you choose to create one.
- Or, move straight into the application and immediately start calculating rates for your clients
- Results in a faster underwriting decision by assisting you in submitting a fully completed application.
- Sign and submit electronically over the web once reviewed.

## 5G QUOTE®

- Use your iPhone® or Android™-based smartphone with Internet connectivity to run quotes and email them to your prospects anytime, anywhere.
- Run a 5G QUOTE® for our traditional life insurance products.

## Sales and Underwriting Teams

Our dedicated regional Life sales team is here to help you with every aspect of your Life sale. Contact the team for product or sales-related questions, proposals, forms, and marketing materials. Our underwriters are just a phone call away, too. Contact the underwriter working on your pending case or call them to discuss a potential case.

**Contact us!**

**(800) 437-7355**

**Sales, Option 2**

***Sales@IllinoisMutual.com***

**Underwriting, ext. 810**

***Underwriting@IllinoisMutual.com***



## Strength

A strong capital position backed by \$1.57 billion in assets.  
As of 6/30/23



## Stability

Serving policyowners for over 110 years.



## Values

Family-operated business for five generations.



## Support

A mutual insurance company focused on the interests of our policyowners.



*Policy Form LWL18, Whole Life Insurance Policy; Policy Form LSPWL18, Single Premium Whole Life Insurance Policy; Policy Form LDIV19D, Dividend Options Endorsement; Policy Form LDIV19E, Dividend Options Endorsement; Policy Form 5783, Accidental Death Benefit Rider; Policy Form 5784(R), Disability Waiver of Premium Rider; Policy Form 5786(R), Terminal Illness Accelerated Death Benefit Rider; Policy Form 5787, Other Insured Term Rider; Policy Form 5788, Other Insured Term Rider Conversion Endorsement; Policy Form 5789, Child Term Insurance Rider; Policy Form 5790, Child Term Insurance Rider Conversion Endorsement; Policy Form 5791, Term Life Insurance Rider; Policy Form 5792, Term Life Insurance Rider Conversion Endorsement; Policy Form 5793, Guaranteed Insurability Option Rider; Policy Form 5794, Paid Up Insurance Rider; Policy Form 5803, Chronic and Terminal Illness Accelerated Death Benefit Rider*

*Not available in AK, DC, HI, MT or NY. Coverage and availability may vary in other states.*

*For policy costs and details of coverage, limitations, exclusions and terms, contact Illinois Mutual. If any discrepancies exist between this communication and the policy, the terms of the policy will control.*

*Illinois Mutual, its agents and representatives may not give legal or tax advice. An accountant or attorney should be consulted regarding individual circumstances.*

A5661 (10/23) Agent Use Only

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