



AGENT GUIDE

Path Protector® Final Expense



Table of Contents

4	A Plan for the Mature Market
5	Path Protector® Final Expense Policy Features
6	Path Protector® Final Expense Rate Table for Level Death Benefit
7	Path Protector® Final Expense Rate Table for Modified Death Benefit
9	Path Protector® Final Expense Build Table for Level Death Benefit
10	Register for the Agent Forum
11	Sales Support

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 100 years, we have focused on delivering the best personal service to our policyowners and our distribution partners with respect and integrity. Illinois Mutual helps people achieve and safeguard their financial security by providing competitive life insurance, disability income insurance and workplace insurance solutions.



Illinois Mutual Delivers

Illinois Mutual focuses on financial strength because we know its importance to our customer commitments. Illinois Mutual strives to assure that products are competitive, advances in technology are made, and online resources through our Agent Forum and customer website enhance our interaction with you and your customers.

At Illinois Mutual, we are always interested in understanding our agents better and offering the service and support they need to succeed.

See what our agents are saying about Illinois Mutual at www.IllinoisMutualNow.com

STRENGTH

Our strong capital position is backed by \$1.38 billion in assets, a surplus of \$201.8 million, and a surplus to asset ratio of 14.6%.

As of 6/30/15

STABILITY

We have been in business for over 100 years.



VALUES

We are a family-operated business for five generations.

SUPPORT

We are a mutual insurance company that focuses on the interests of our policyowners. We conduct business with a long-term strategic view.

Final Expense Life Insurance: A Plan for the Mature Market

Path Protector® Final Expense offers your mature clients a way to help ensure their financial affairs are in order. The main purpose of this life insurance is to provide your clients' surviving loved ones the protection they need to help ease the financial burden of your clients' death. The policy benefits can help pay final expenses such as medical bills, funeral expenses, probate expenses or outstanding debt.

Path Protector® Final Expense includes two different whole life policies. Based on conversations with your clients, you can determine which policy works best for them. Both offer a simple application process², guaranteed level premiums and guaranteed death benefits.

- **Level Death Benefit Whole Life (Form 616)³**
 - Immediate full death benefit guaranteed never to decrease
- **Modified Death Benefit Whole Life (Form 615)³**
 - For non-accidental death, the death benefit is limited to the return of premium paid accumulated at 5% interest during the first 2 policy years. Thereafter, 100% of the amount of insurance is payable. From day one, full benefits are paid for accidental death.

Target Markets: Where Final Expense Works!

Baby Boomers and mature consumers (ages 66-85) who are looking for a final planning solution can appreciate the coverage – and peace of mind – that final expense life insurance offers. These clients care about their families and you can show them how this plan can continue to help care for their families even after they are gone. Beyond paying for final expenses, the policy benefits may also be used to help:

- Support a grandchild's college education
- Provide income to their survivors
- Arrange for a charitable gift to a church or non-profit organization
- Create an endowment fund

Please make sure your clients know that life insurance benefits are generally includible in one's estate and, as such, may be subject to estate taxes. Your clients should consult an accountant or attorney regarding taxation (personal and estate) of benefits.

Path Protector® Final Expense Selling Points

- Premiums are guaranteed to never increase
- The death benefit is guaranteed to never decrease
- Fast, efficient underwriting – your clients answer the health questions while completing the application²
- Backed by a mutual company that has been in business for over 100 years

²Answer all the health questions while completing the application. MIB search, Prescription Data check and Personal History Interview will be conducted. Depending upon the results, additional underwriting may be required.

³Forms 616 and 615 are non-illustrated products under the NAIC Illustration Regulation. No illustration that contains any non-guaranteed values may be used with these products.

Path Protector® Final Expense Policy Features

Level Death Benefit Whole Life Policy, Form 616³

Immediate full death benefit guaranteed never to decrease.

Issue Ages (Age Last Birthday)
66 to 85

Minimum Amount of Insurance
\$5,000 (\$25,000 in WA)

Maximum Amount of Insurance
\$35,000 (Ages 66 to 85)

Level Death Benefit Whole Life Policy is not available in AK, DC, HI, MT or NY. Coverage and availability may vary in other states.

Modified Death Benefit Whole Life Policy, Form 615³

For non-accidental death, the death benefit is limited to the return of premium paid, accumulated at 5% interest during the first 2 policy years. Thereafter, 100% of the amount of insurance is payable. From day one, full benefits are paid for accidental death.

Issue Ages (Age Last Birthday)
66 to 85 (66 to 75 in MO and NJ)

Minimum Amount of Insurance
\$5,000

Maximum Amount of Insurance
\$20,000 (Ages 66 to 70)
\$15,000 (Ages 71 to 75)
\$10,000 (Ages 76 to 85)

Modified Death Benefit Whole Life Policy is not available in AK, AR, DC, HI, IN, MA, MN, MT, NC, NY or WA. Coverage and availability may vary in other states.

Underwriting

Simplified underwriting is fast and efficient – clients answer the health questions while completing the application.²

Premiums

Premiums are guaranteed never to increase. The policy can never be cancelled except for non-payment of premiums.

Annual Policy Fee

\$40.00

Payment Mode Factors

Monthly Authorized Check/EFT	0.088
Quarterly	0.265
Semi-annual	0.515

Rate Tables

Please see pages 6-7 for rate tables and page 9 for level death benefit build table.

²Answer all the health questions while completing the application. MIB search, Prescription Data check and Personal History Interview will be conducted. Depending upon the results, additional underwriting may be required.

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Path Protector® Final Expense Rate Tables

Level Death Benefit Whole Life				
Issue Age	Male		Female	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
66	\$75.75	\$101.63	\$60.02	\$77.15
67	80.56	109.07	63.72	80.91
68	85.38	114.33	67.47	84.67
69	90.19	121.77	71.26	88.44
70	95.00	127.54	75.10	92.20
71	102.75	138.35	80.64	98.72
72	110.50	147.50	86.10	104.94
73	118.25	156.64	91.46	110.89
74	126.00	166.87	96.74	116.53
75	133.75	175.46	101.92	121.91
76	146.41	194.65	111.96	132.89
77	159.26	212.69	121.99	144.21
78	172.29	227.75	132.03	155.84
79	185.50	246.16	142.06	167.81
80	198.90	264.53	152.10	180.09
81	222.11	294.24	169.52	200.13
82	246.30	326.56	186.94	220.50
83	271.49	357.80	204.36	241.18
84	297.66	395.08	221.78	262.18
85	324.82	432.72	239.20	283.50

Annual rates per \$1,000. Multiply all figures by the number of thousands of the face amount. Add \$40 annual policy fee.

**Modified Death Benefit
Whole Life**

Issue Age	Male	Female
66	112.86	85.33
67	120.12	90.16
68	127.38	94.99
69	134.64	99.82
70	141.90	104.65
71	152.68	111.42
72	163.46	117.88
73	174.24	124.04
74	185.02	129.90
75	195.80	135.45
76	214.59	150.66
77	233.93	166.33
78	253.81	182.48
79	274.23	199.11
80	295.20	216.20
81	328.35	234.09
82	363.01	252.25
83	399.17	270.69
84	436.83	289.41
85	476.00	308.40

Annual rates per \$1,000. Multiply all figures by the number of thousands of the face amount. Add \$40 annual policy fee.



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 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 7.25% per year and is payable in advance. 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.

ABOUT MODIFIED ENDOWMENT CONTRACTS (MECs)

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.

At Illinois Mutual, we are here to answer your questions. The best practice, however, is to consult a tax advisor.

This Notice is a general explanation of policy loans and MECs and is not intended to cover all situations regarding policy loans and 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.

Path Protector® Final Expense Build Table for Level Death Benefit

Build Table for Level Death Benefit

Height	Maximum Weight (lbs.)	Minimum Weight (lbs.)
4'8"	198	82
4'9"	206	86
4'10"	213	88
4'11"	220	90
5'0"	227	92
5'1"	235	95
5'2"	242	97
5'3"	249	99
5'4"	256	101
5'5"	261	103
5'6"	267	106
5'7"	271	108
5'8"	277	111
5'9"	287	114
5'10"	298	117
5'11"	310	120
6'0"	325	123
6'1"	332	126
6'2"	340	129
6'3"	345	133
6'4"	350	136
6'5"	355	140
6'6"	365	143
6'7"	370	146



Register for the Agent Forum

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

In just three simple registration steps, you have immediate access to the Agent Forum and can get started on the following:

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



Marketing Materials

Illinois Mutual offers a variety of materials to help you market life insurance to your clients. From sales ideas, brochures and handouts to sales presentations, you have access to a variety of tools both online through the Agent Forum on our website at www.IllinoisMutual.com or through our Supply Department.

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 him or her to discuss a potential case.

Both the Sales and Underwriting Teams can be reached at **(800) 437-7355**.



Illinois Mutual, headquartered in Peoria, Illinois, is an experienced provider of life insurance, disability income insurance and worksite insurance. Founded in 1910, the Company conducts business in 47 states through an extensive network of independent agents.

Sales Assistance (800) 437-7355

LifeSales@IllinoisMutual.com • www.IllinoisMutual.com

For educational information, direct your clients to visit
<http://LifeInsurance.IllinoisMutual.com>



*Policy Form 615, Modified Death Benefit Whole Life Insurance
Policy Form 616, Level Death Benefit Whole Life Insurance*

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

For policy costs and details of coverage, limitations, exclusions and terms, contact Illinois Mutual.

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

Please note product availability and features may vary by state. The actual policy language is the ultimate authority; refer to the policy for complete details, limitations, exceptions and reductions.

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