Path Protector Plus® Term Life

Agent Product Guide



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

Illinois Mutual®

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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 distribution partners 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.

This Path Protector Plus® Term Life Agent Product Guide provides information you need to sell our Term and Return of Premium Term plans. We designed our portfolio to give you flexibility to create a plan that meets your clients' needs based on their life stage and help them protect more of life's moments.

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 customer 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***

See what our agents and policyowners are saying about Illinois Mutual at:

www.IllinoisMutualNow.com



Protecting Your Client's Path in Life

When you talk to your clients about their life insurance needs, you're helping them protect their path in life. Path Protector Plus® Term Life gives them the flexibility to choose how their life insurance can work for them no matter the path they're on.

Path Protector Plus® Term Life is a term life insurance policy. Premiums do not increase during the selected initial term period. Your clients can choose among initial terms of 10, 15, 20, 25 or 30 years, or select coverage To Age 65 or To Age 70, depending on their financial goals and needs. The policy may be renewed after the initial term period at annually increasing premiums until age 95.

Why Term Life Works

- Provides your client's beneficiary with income replacement at a time when it is most needed
- The lowest initial premium to obtain the highest death benefit compared to whole life insurance
- Ideal for clients who need coverage for a specified period of time
- Provides a financial bridge to your client's beneficiary when protection need is high and budget is restricted
- Flexible protection solutions for your client's family or business



4 Key Features of Path Protector Plus® Term Life

- Seven different level term periods available
- Real life protection solutions to meet your clients' needs
- Flexible conversion privileges to a permanent policy without proving insurability
- Includes an Accidental Death Benefit (if insured meets underwriting guidelines) and Terminal Illness Accelerated Death Benefit at no additional premium



Life Stage Solutions to Meet Your Clients' Needs



The Family Path™ Solution



The Home Path™ Solution



The Retirement Path™ Solution

Many clients come to you with similar protection goals. To simplify your sales process, Illinois Mutual has created solutions designed for common coverage needs, including protecting your clients' future goals for their families, keeping their families in their home, or making sure their families are financially protected should anything happen to them before they reach retirement.

Real Life Solutions for Every Client

The Family Path™ Solution

Developed for those who want to be sure their families have financial protection if the unexpected were to happen.

Example:

Colin, 32, and Laura, 31, work hard to provide for their children, 7 and 9, and give them everything they need to be happy and thrive. They want to secure life insurance coverage for the whole family but are unsure which life insurance coverage to purchase and how much they need.

**May vary by state. For illustration purposes only. Subject to underwriting. Examples assume proposed insured's rating classification is Preferred Non-Tobacco unless otherwise noted. Contact your Life sales team for details.*

Solution:

Using the Family Path™ solution, Colin can obtain a 20-year Path Protector Plus® Term Life policy with a $250,000 death benefit. Laura can be covered under a 20-year Other Insured Term Rider with a $250,000 death benefit, and both children can be covered under a Child Term Insurance Rider with a $20,000 death benefit for each – all for a monthly premium of $44.88*. This family now has up to $540,000 in life insurance protection.



Real Life Solutions for Every Client

The Home Path™ Solution

Developed for those who want to provide their family with the opportunity to stay in their home if something happens to one of them.

Example:

Adam, 26, and Jenny, 24, have just moved into a new home together. They now have a $150,000 mortgage to think about and want to ensure that if something were to happen to one of them, the other would not lose their home due to inability to make mortgage payments.

Solution:

Using the Home Path™ solution, Adam and Jenny can acquire two 30-year Path Protector Plus® Term Life policies with $150,000 death benefits, naming each other as beneficiary, to match the 30-year, $150,000 mortgage they have on their house for a combined monthly premium of $30.85*. Unlike mortgage credit insurance where the face amount decreases as your mortgage decreases, the face amount of Path Protector Plus® Term Life remains at full value, allowing your survivors to pay off the mortgage and still have funds available for other expenses.They can find peace of mind in knowing that if one of them were to die, the other would receive the death benefit and be able to pay off the mortgage.

NOTE: Path Protector Plus® Term Life is not credit insurance but is a term life insurance policy where the face amount does not decrease.



The Retirement Path™ Solution

Developed for those who want to ensure their family has funds if the unexpected were to happen during their working years.

Example:

Dave, 51, is the owner of a successful contracting company and is the breadwinner of the family, which includes his wife, Sarah, 50, and their two adult children. Dave plans to retire at age 70 and wants to make sure Sarah has sufficient funds should he die prior to retirement.

Solution:

Using the Retirement Path™ solution, Dave can acquire a To Age 70 Path Protector Plus® Term Life policy with a $500,000 death benefit to help protect his spouse financially during his remaining working years if he were to die prior to retirement at age 70 for a monthly premium of $114.33*.

**May vary by state. For illustration purposes only. Subject to underwriting. Examples assume proposed insured's rating classification is Preferred Non-Tobacco unless otherwise noted. Contact your Life sales team for details.*



Path Protector Plus®
Return of Premium Term

Path Protector Plus® Return of Premium (ROP) Term offers the best of both worlds – life protection if your clients need it, and money back if they don't.

Return of Premium Term is available for death benefits of $50,000 to $500,000. If the policy is in force when the initial term period ends and its terms have been met, 100% of the returnable premium will be paid back to your client as an endowment benefit.

The maximum returnable premium amount is the sum of the annual premiums we expect your client to pay from the time he or she first purchases the policy through the last day of the initial term period. Returnable premium does not include additional premiums paid for riders, rated policies, policy fees, and modal administrative fees. The endowment benefit will be reduced by any outstanding loans or liens, including paid Accelerated Death Benefits, and accrued interest.

The endowment benefit can be used for whatever your clients need – from providing cash to help your clients make the transition to retirement to helping with mortgage or business loan payoffs.



How ROP Works

Janelle, 28, is the sole wage earner for herself and her daughter, who is 2. Janelle is a rising young professional who needs to be cautious with her spending, but likes to take advantage of a good value when she sees it. Her chief concern is to acquire coverage so her daughter would be protected financially through her college years if Janelle were no longer around to provide for her.



Solution:

Janelle can acquire a 20-year Path Protector Plus® Return of Premium Term Life policy with a $250,000 death benefit to help her daughter with future college costs if she were to die prematurely for a monthly premium of $43.11*. She appreciates knowing that if the death benefit is never paid, she can receive her returnable premium back as an endowment benefit after the initial term period to help pay for whatever needs she has at that time.

**May vary by state. For illustration purposes only. Subject to underwriting. Examples assume proposed insured's rating classification is Preferred Non-Tobacco unless otherwise noted. Contact your Life sales team for details.*

Before the initial term period ends, your client may wish to consider options that allow them to discontinue premium payments and continue their policy at a reduced coverage level. An endowment benefit would not be paid under these options:

- Reduced Paid-Up Insurance: Receive paid-up insurance until age 95. The reduced death benefit equals the coverage amount that can be purchased at the insured's attained age with the policy's cash surrender value.
- Extended Term Insurance: Receive term insurance with a death benefit equal to that of the policy's current death benefit but only for as long a period as the cash surrender value will purchase at the insured's attained age.

Please note, the cash surrender value at the time premium payments are discontinued will affect the options available to your client. Your client should review their policy and contact Illinois Mutual for more information when deciding how to proceed, as the terms of the policy will prevail.

Business Uses of Term Life Insurance

As an insurance agent, you have the opportunity to help and educate business owners and decision makers on how to utilize insurance solutions and strategies that can help protect their business, attract and retain key employees, and effectively position their business for long-term growth. Life insurance can be an excellent financial tool to help them accomplish these objectives.

Here are some protection solutions for your business-owning clients to consider:

Buy/Sell Agreements

Term life insurance can be used as a funding vehicle for an agreement among business owners to purchase a deceased owner's interest in the business from that individual's heirs.*

Example:

Sue and Mark, ages 43 and 36, are co-owners of a landscaping business, with each share worth approximately $250,000. To help ensure continuity of the business and control remains with the surviving owner, they execute a buy/sell agreement and then each purchase $250,000, 20-year Return of Premium Term policies on each other's lives for annual premiums of $1,072.50* and $765.00*, respectively.

In the event of one of their untimely deaths, the buy/sell agreement generally obligates, or gives a first right option to, the surviving owner to purchase the deceased owner's interest in the business at a pre-established price of $250,000, thus guaranteeing that the continuity of the business stays with the surviving owner.

**Illinois Mutual, its agents and representatives may not give legal or tax advice. Life insurance may not always be the appropriate choice for funding buy/sell agreements. Business owners should consult with their legal and tax advisors regarding the tax implications of any buy/sell strategy they are establishing and carefully evaluate the risks, costs and benefits of any buy/sell strategy.*



Key Person Coverage

Term life insurance can protect a business from monetary losses caused by the death of an executive or key person.

Example:

Janet, 42, is the Director of Operations at a small art studio. She oversees all activities in the studio and has developed extensive business relationships with related entities in the area. If she were to suffer an untimely death, the business probably would be unable to continue.

To mitigate that risk, the owner of the art studio takes out a 20-year term life insurance policy on Janet, his key person, in the amount of $500,000 for an annual premium of $520.00*. These funds can help keep the business going and be utilized to attract a high-quality employee to replace Janet.

**May vary by state. For illustration purposes only. Subject to underwriting. Examples assume proposed insured's rating classification is Preferred Non-Tobacco unless otherwise noted. Contact your Life sales team for details.*





Coverage Renewability and Convertibility

Flexible Conversion

As life changes, so do your client's needs. With Path Protector Plus® Term Life, coverage may be renewed after the initial term period at annually increasing rates until age 95. Most importantly, as long as your client continues paying premiums, he or she has the option to convert to a permanent life insurance policy through the earliest of the initial term period, the 20th policy year or age 70 without evidence of insurability.

Not available with Return of Premium Term.

Moving from a specific need to a long-term solution

For example, if you have a client who has a specific protection need, such as a mortgage or children in college, he or she can utilize a cost-effective term policy to address the need for that defined time period. Then as your client's goals change, it may lead to a conversion as the protection needs are different and potentially require a permanent life insurance solution.

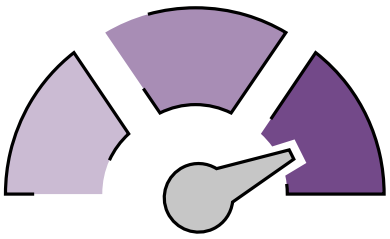
Expanding coverage as financial situations improve

You can also help your clients who are just starting in the work force and may have limited incomes acquire term life protection and then convert down the road as their financial outlook improves. These are just a couple of examples of how the flexibility of Path Protector Plus® Term Life can help your clients.

Offer Your Busy Clients the Fast, Simple, Seamless® Sales Process They Want

In today's fast-paced market, consumers want solutions delivered quickly with little hassle. They are looking for a Fast, Simple, Seamless® sales process. Path Protector Plus® Term Life provides your clients with the opportunity to obtain $50,000 to $249,999* of term 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 and prescription history are acceptable.* Not having a visit with an insurance examiner can make life easier and get you paid faster!

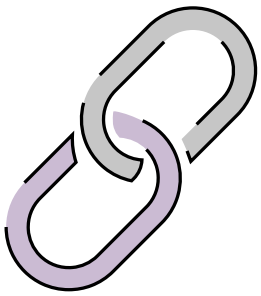
**Additional underwriting requirements apply: (i) to applicants aged 66 or older; (ii) to applicants with total coverage in force and applied for of $250,000 or more; or (iii) if indicated by MIB, Rx data check, or other information developed during underwriting. Contact your Life sales team for further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



Fast



Simple



Seamless

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 $50,000 to $249,999* of term coverage with simple underwriting using an MIB check, MVR, and prescription 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!

Your Client:

Path Protector Plus® Term Life Policy

35-year-old male, Preferred Non-Tobacco, $150,000
20-year term policy = $16.94 monthly premium**
If your client is healthy, no exam, no blood profile, no urinalysis, no EKG.

***May vary by state. For illustration purposes only. Subject to underwriting. Contact your Life sales team for details.*



Term Life Policy Details

Issue Ages: (Age Last Birthday)

- 18 to 75, 10-Year Plan
- 18 to 70, 15-Year Plan
- 18 to 65, 20-Year Plan
- 18 to 60, 25-Year Plan
- 18 to 55, 30-Year Plan, Non-Tobacco
- 18 to 50, 30-Year Plan, Tobacco
- 18 to 55, To Age 65
- 18 to 60, To Age 70

For Return of Premium Term:

- 18 to 60, 20-Year Plan, Non-Tobacco
- 18 to 55, 20-Year Plan, Tobacco
- 18 to 50, 30-Year Plan, Non-Tobacco
- 18 to 45, 30-Year Plan, Tobacco
- 18 to 45, To Age 65

Amounts:

- Minimum: $50,000
- Maximum: $9,999,999

For Return of Premium Term:

- Minimum: $50,000
- Maximum: $500,000

Banded Premiums:

- $50,000 to $99,999
- $100,000 to $249,999
- $250,000 to $499,999
- $500,000 to $999,999
- $1,000,000+

For Return of Premium Term:

- $50,000 to $99,999
- $100,000 to $249,999
- $250,000 to $500,000

Underwriting Classes:

- Preferred Plus, Non-Tobacco (minimum issue $250,000)
- Preferred, Non-Tobacco (minimum issue $100,000)
- Standard Plus, Non-Tobacco (minimum issue $250,000)
- Standard, Non-Tobacco
- Preferred, Tobacco (minimum issue $250,000)
- Standard, Tobacco
- Substandard issues up to and including Table P

For Return of Premium Term

- Preferred, Non-Tobacco (minimum issue $100,000)
- Standard, Non-Tobacco
- Standard, Tobacco
- Substandard issues up to and including Table D

Premium Information

Premiums are guaranteed level for an initial term period of 10, 15, 20, 25 or 30 years or To Age 65 or To Age 70 (20 years, 30 years, or To Age 65 available with Return of Premium Term). The initial premiums are based on:

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

On the anniversary at the end of the level term period, premiums will increase and be based on Illinois Mutual's annual renewable term rates to maintain coverage to age 95.

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

Policy Fees

Term: $50
ROP Term: $60

Modal Factors

- Monthly Authorized Check/EFT 0.088
- Quarterly 0.265
- Semi-annual 0.515
- Annual 1.0

For Return of Premium Term:

- Monthly Authorized Check/EFT 0.0833
- Quarterly 0.25
- Semi-annual 0.5
- Annual 1.0



Benefits and Features

Conversion Option

Path Protector Plus® Term Life is fully convertible during the entire conversion period, which begins on the issue date of the policy and extends through the earliest of the initial term period, the 20th policy year or age 70. Insurance may be converted to a permanent life policy by the owner while the policy is in force during this period.

Not available with Return of Premium Term.

Included at no additional premium are an Accidental Death Benefit Rider (if insured meets underwriting guidelines) and Terminal Illness Accelerated Death Benefit Rider, providing your clients even more coverage and flexibility now and in the future. The Accidental Death Benefit Rider is not available with Return of Premium Term.

Accidental Death Benefit Rider

(Policy Form 5783)

This rider, which is automatically included with Path Protector Plus® Term Life if the insured meets underwriting guidelines (Table D or better or flat extra equivalent of $10), 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*. The included Accidental Death Benefit amount is the lesser of 10% of the policy's Amount of Insurance or $250,000.

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

Issue ages:

18 to 60

Not available with Return of Premium Term.

Expiry:

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

Terminal Illness Accelerated Death Benefit Rider

(Policy Form 5786(R))

This rider, which is automatically included with Path Protector Plus® Term Life, allows your client to accelerate payment of life insurance proceeds 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).

The amount available for acceleration may not exceed the lesser of the following:

- 75% of the policy's Amount of Insurance; or
- $500,000

The minimum accelerated benefit payment is $5,000.

Certain charges accrue when an Accelerated Death Benefit is paid. Acceleration of death benefits creates a lien that reduces (and may terminate) the policy's death benefit and the cash available for loans, withdrawals, and nonforfeiture options. Interest on the lien continues to accumulate after the payment date. Only one benefit may be paid during any 12-month period. The policy may not support more than one accelerated benefit payment. Refer to the appropriate rider form for the contract state for full disclosure of terms.

Payments made under this rider are intended to qualify for favorable tax treatment under the Internal Revenue Code. However, benefits may be taxable. Your clients should consult a qualified tax advisor prior to purchasing the policy.

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). This rider is not intended to be a substitute for long-term care insurance, health insurance, or nursing home insurance.



Optional Benefits and Riders

Accidental Death Benefit Rider (Additional)

(Policy Form 5783)

Your clients have the option to purchase Accidental Death Benefit coverage in addition to what is already included with Path Protector Plus® Term Life if the insured meets underwriting guidelines. Contact your Life sales team for details.

Issue ages:

18 to 60

Not available with Return of Premium Term.

Expiry:

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



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.

Level Term Lengths:

10 Year, 15 Year, 20 Year, 25 Year, 30 Year

Issue Ages (Age Last Birthday):

- 10 Year: 18 to 75
- 15 Year: 18 to 70
- 20 Year: 18 to 65
- 25 Year: 18 to 60
- 30 Year: 18 to 55, Non-Tobacco
- 30 Year: 18 to 50, Tobacco

Amounts:

Cannot exceed base policy amount.

- Minimum: $50,000
- Maximum: $9,999,999

Underwriting Classes:

- Preferred Plus, Non-Tobacco (minimum issue $250,000)
- Preferred, Non-Tobacco (minimum issue $100,000)
- Standard Plus, Non-Tobacco (minimum issue $250,000)
- Standard, Non-Tobacco
- Preferred, Tobacco (minimum issue $250,000)
- Standard, Tobacco
- Substandard issues up to and including Table P

Banded Premiums:

- $50,000 to $99,999
- $100,000 to $249,999
- $250,000 to $499,999
- $500,000 to $999,999
- $1,000,000+

Convertible:

Coverage may be converted, without evidence of insurability, to an individual, permanent (whole life) insurance policy during the conversion period specified in the rider. Conversion not available with Return of Premium Term.

Renewability:

Renewable until the earlier of the base policy's expiry date or the Other Insured's Age 95. Rates increase annually after the level term period.

Optional Benefits and Riders

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.

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 71st 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 25th 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 18th 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 18th 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.



Disability Waiver of Premium Rider

(Policy Form 5785AC(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 are met.

If the insured's Total Disability begins before the policy anniversary immediately preceding the insured's 60th birthday and continues to the first policy anniversary on or after the insured's 65th 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 60th 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.

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

Issue ages:

18 to 60

Not available with Return of Premium Term.

Expiry:

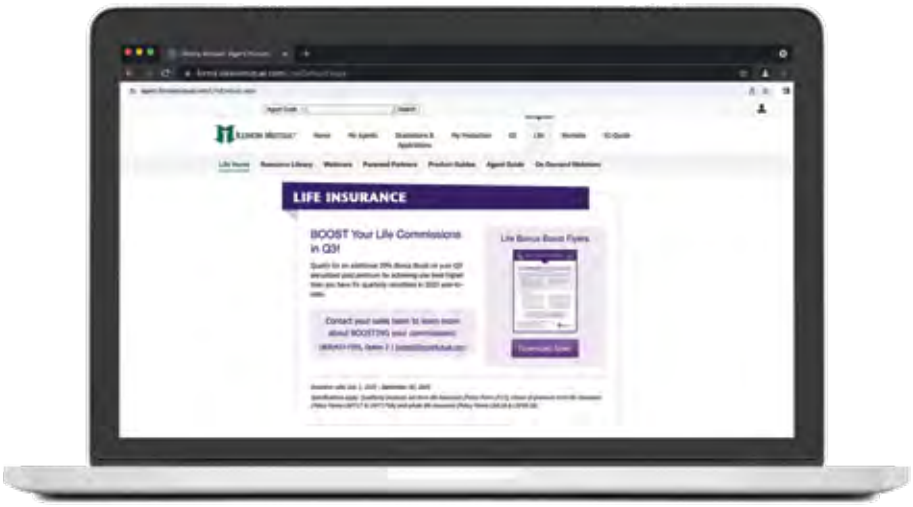
The policy anniversary on or after the insured's 66th birthday, unless at that time the waiver benefit has been provided continuously since before the policy anniversary immediately preceding the Insured's 60th birthday.



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 contact with the Home Office but are not appointed. Sign up for the Agent Portal on our website at ***www.IllinoisMutual.com*** by clicking the "Agent Resources" menu item 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.

Tools to Help You Sell

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.
- Review and follow up on your previous quotes.

Sales and Underwriting Teams

Our dedicated regional Life sales team is here to help you with every aspect of your sales process. 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.

Both the Sales and Underwriting teams can be reached at
(800) 437-7355, Option 2 for Sales and ext. 810 for Underwriting.

Sales@IllinoisMutual.com • Underwriting@IllinoisMutual.com



Strength

A strong capital position backed by $1.55 billion in assets.

As of 6/30/25

Stability

Serving policyowners for over 115 years.

Values

Family-operated business for five generations.

Support

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

ILLINOIS MUTUAL®
Life Insurance Company

Policy Form LT17, Term Life Insurance; Policy Form LRPT17, Endowment Benefit Endorsement; Policy Form LRPT17SA, Endowment Benefit Endorsement; Policy Form LCON18, Term Life Conversion Endorsement; Policy Form 5783, Accidental Death Benefit Rider; Policy Form 5785AC(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

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 prevail.

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

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