



300 S.W. Adams Street
Peoria, IL 61634
(800) 437-7355
www.IllinoisMutual.com

Dear Policyowner,

In this unprecedented time, we're here for you. Be reassured we are doing everything needed to be open for business, and our priority right now is to continue providing exceptional service. We understand that you may be experiencing difficulties now, and we want to help.

If you are unable to make a timely premium payment due to financial hardship as a result of the COVID-19 (Coronavirus) pandemic, Illinois Mutual is extending the following temporary relief to our New Jersey Policyowners:

- **Extensions on payment of premium.** We are extending grace periods for your life insurance policy or annuity contract for up to 90 days. You may elect this 90 day emergency grace period to begin retroactively on April 1, 2020 or opt for the grace period to begin on May 1, 2020. Your policy will not lapse during this time period. Illinois Mutual never imposes any late fees nor do we report late premiums to a credit reporting or debt collection agency. If you are having trouble making a payment, please contact our Policy Service Department at (800) 437-7355, ext. 759 to discuss your individual situation.
- **Premium payment plan.** You may pay any overdue premiums over a 12-month period if you did not make a premium payment due to financial hardship as a result of the COVID-19 pandemic. If you would like to spread your missed premium payments over a period not to exceed 12 months, please contact our Policy Service Department to discuss your individual situation.
- **Policyowner Rights.** We will extend the time period in which to exercise policyowner and contract owner rights and benefits by 90 days.

The extended grace periods described above apply to policyowners who were in good standing on March 1, 2020. This grace period does not change the terms of the issued policy or contract and is not to be considered a forgiveness of premium. We know that everyone has a different story, and each situation is unique. If you have questions regarding your specific circumstance, please do not hesitate to reach out to us.