

ILLINOIS MUTUAL'S

SECURE MESSAGE CENTER USER GUIDE





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User Guide

Illinois Mutual believes electronic communication provides quick and efficient transmission of important information to our customers and our agents regarding their insurance transactions with our company. Unfortunately, the Internet poses security issues to confidential information. We understand the importance of keeping your personal information private and secure; that's why we established our new **Secure Message Center** that uses an encrypted email service from ZixCorp to help us maintain the security and privacy of our customer's non-public personal information (NPI). While Illinois Mutual will use this secure service to send you emails, it is your choice whether you want to use the service to send us emails. Note: For insurance licensees, there are independent obligations for keeping your customers' personal information secure. We recommend you use our secure email service for sending us emails containing your customer's non-public personal information (NPI), unless you use another secure service.

In the pages that follow, we will walk you through the experience of accessing an email through our Secure Message Center.

Notification Email

Below is an example of an email you may receive. Simply click the green "Open Message" button to take you to our **Secure Message Center** where you can register for the first time or log in to access your email message.

New secure email message from Illinois Mutual

Open Message

To view the secure message, click Open Message.

The secure message expires on Feb 08, 2012 @ 01:55 PM (GMT).

Do not reply to this notification message; this message was auto-generated by the sender's security system. To reply to the sender, click Open Message.

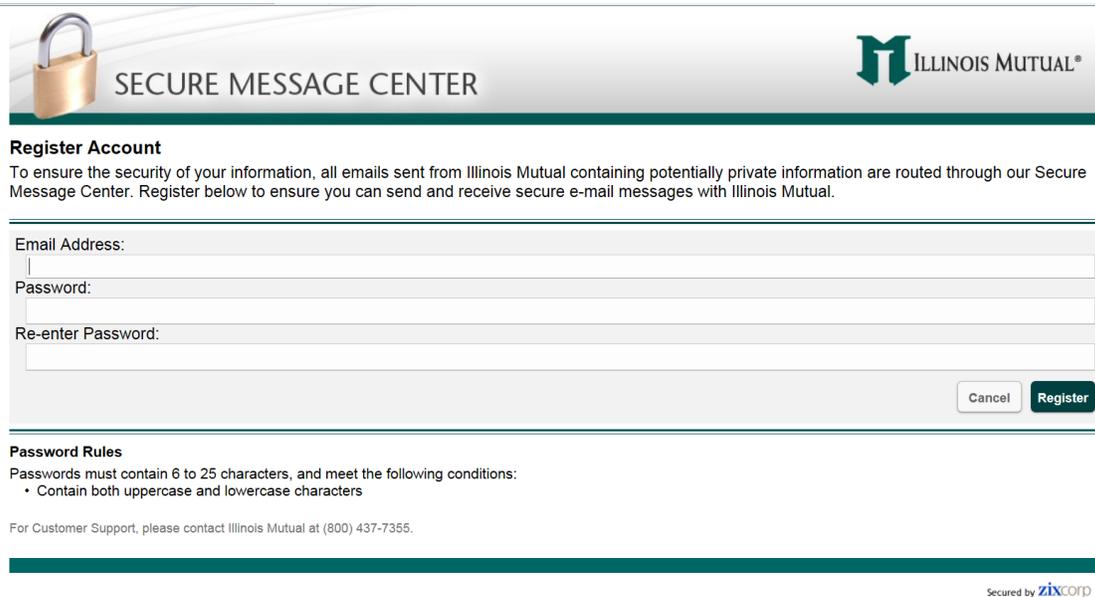
If clicking Open Message does not work, copy and paste the link below into your Internet browser address bar.

<https://sendsecure.m86security.com/s/e?b=illinoismutual&m=ABDBhflnFTfpjVGYwhknW8yp&em=>

After you click the “Open Message,” button, you will be redirected to the Secure Message. If this is your first visit you will see the **Register Account** page and your email address will already be entered.

How to Register

Complete your registration by entering a password of your choice. You may select any password you like as long as it meets the Password Rules listed at the bottom of the screen. Please note this is the same password you will use on future visits to the Secure Message Center.



The screenshot shows the 'SECURE MESSAGE CENTER' registration page for Illinois Mutual. At the top left is a padlock icon, and at the top right is the Illinois Mutual logo. Below the header, the section is titled 'Register Account'. A paragraph explains that all emails are routed through the Secure Message Center and that users should register to receive secure e-mail messages. Below this is a registration form with three input fields: 'Email Address:', 'Password:', and 'Re-enter Password:'. The 'Email Address' field is pre-filled with a placeholder. At the bottom right of the form are 'Cancel' and 'Register' buttons. Below the form, the 'Password Rules' section states that passwords must be 6 to 25 characters long and contain both uppercase and lowercase characters. A footer note provides customer support contact information: (800) 437-7355. The page is secured by zixCORP.

On subsequent visits to the Secure Message Center you will simply enter your password to log in.

IMPORTANT NOTE: Messages in your account will only be available for 120 days after being created before being automatically deleted and your account will be deleted after 180 days if there’s no activity. If your account is deleted, simply enter your password on the registration page the next time you receive a secure email to start a new account with the same password

Login Page

Once you create an account, you can log in by entering your email address and password.



SECURE MESSAGE CENTER



Please enter your email address and password below to access your encrypted emails from Illinois Mutual.

Email Address:

Password:

Sign In

Forgot your password? **Reset**

New to secure email? **Register**

Need more assistance? **Help**

For Customer Support, please contact Illinois Mutual at (800) 437-7355.

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Inbox

After logging in, your Inbox will be displayed showing any waiting and previously read messages.



SECURE MESSAGE CENTER



Inbox | Address | Compose | Sent Mail | Drafts ?

Refresh **Delete** smkostouros@illinoismutual.com **Sign Out**

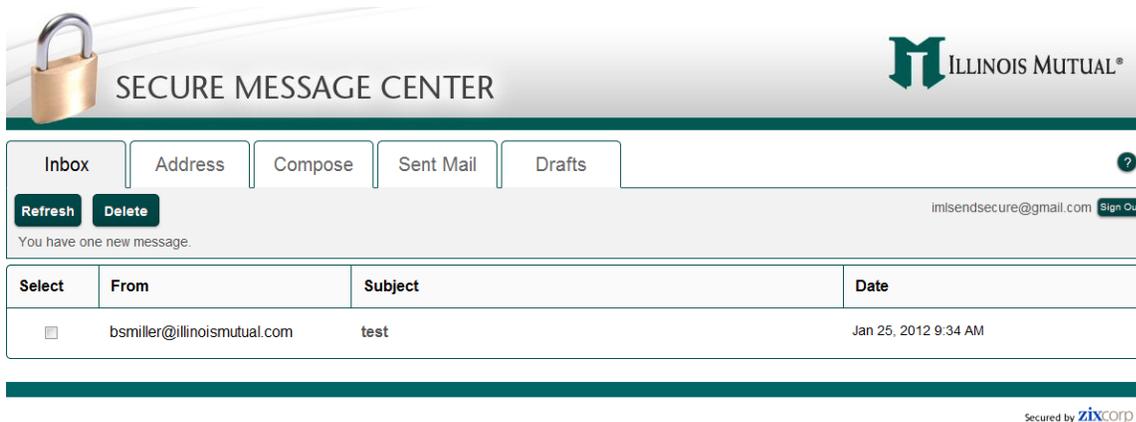
You have no new messages.

Select	From	Subject	Date
No messages			

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Opening an Email

To open an email, click anywhere under the From, Subject or Date columns on the line where the email message appears and the contents of that message will be displayed. Clicking a message in the **Inbox** will display the contents of that message.



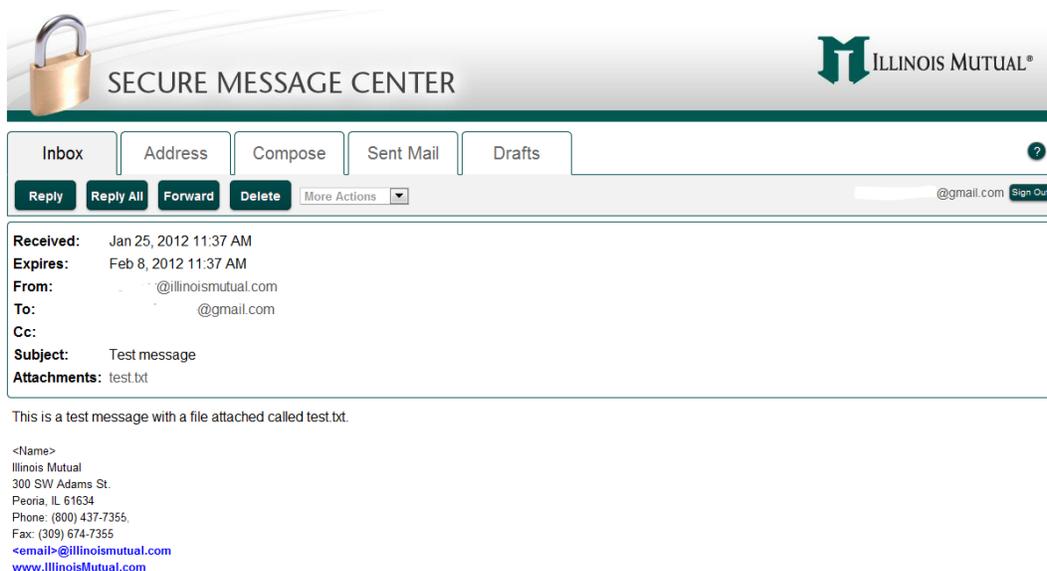
The screenshot shows the "SECURE MESSAGE CENTER" interface. At the top left is a padlock icon. The header includes the Illinois Mutual logo. Below the header are navigation tabs: "Inbox", "Address", "Compose", "Sent Mail", and "Drafts". A "Refresh" button and a "Delete" button are visible. The user's email address "imisendsecure@gmail.com" and a "Sign Out" link are in the top right. A notification states "You have one new message." Below this is a table with columns: "Select", "From", "Subject", and "Date". One message is listed with "From: bsmiller@illinoismutual.com", "Subject: test", and "Date: Jan 25, 2012 9:34 AM". At the bottom right, it says "Secured by zixCORP".

Returning to Inbox

To return to your **Inbox** and see your list of messages again, click the "Inbox" tab.

Saving an Email

IMPORTANT NOTE: Your messages will only be available on the Secure Message Center for 120 days after being sent to you before being automatically deleted. Therefore, if you want a copy, we suggest you save a copy to your computer. Clicking the "More Actions" drop box located to the right of the green "Delete" button will allow you to select the item you want to save. The "Save Message" option will download a text copy of the email in your web browser (i.e. Internet Explorer, Firefox, Chrome, etc.). If there are any files attached to the message, you can also select the "Save Attachments" option to download the files attached to the message in your web browser. You can also print your email and any attachments and save in your personal paper files or scan them and save it to your personal computer.



The screenshot shows the "SECURE MESSAGE CENTER" interface with the "Inbox" tab selected. The email header shows: "Received: Jan 25, 2012 11:37 AM", "Expires: Feb 8, 2012 11:37 AM", "From: @illinoismutual.com", "To: @gmail.com", "Cc:", "Subject: Test message", and "Attachments: test.txt". Below the header, it says "This is a test message with a file attached called test.txt." At the bottom, there is contact information for Illinois Mutual: "300 SW Adams St. Peoria, IL 61634", "Phone: (800) 437-7355", "Fax: (309) 674-7355", "www.IllinoisMutual.com", and "www.IllinoisMutual.com".

Replying to Emails

Replying to Illinois Mutual, By clicking the “Reply” or “Reply All” button, you will be taken to the “Compose” tab where you can respond to the message you received. The response will be sent through the Secure Message Center. Keep in mind that the Secure Message Center will only allow you to send messages to *illinoismutual.com* email addresses.

Inbox Address Compose Sent Mail Drafts

Send Save Draft Attach File imisendsecure@gmail.com Sign Out

To:

Cc:

Subject:

Attachments: -- None --

Font Size

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Replying to other than Illinois Mutual If you try to enter an email address that doesn't end in *illinoismutual.com*, you will see the following error:

Inbox Address Compose Sent Mail Drafts

Send Save Draft Attach File imisendsecure@gmail.com Sign Out

To:

Cc:

Subject:

Attachments: -- None --

The page at https://sendsecure.m86se...
This messaging service is only for sending email messages to Illinois Mutual recipients.
OK

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Forwarding Emails

Clicking the “Forward” button will allow you to forward the message ONLY to an email address that ends in @illinoismutual.com. If you try and forward the secure message to anyone else, you will see the same error as above.

If you wish to forward any email you receive in the Secure Message Center to a non-Illinois Mutual address, you may do so by copying and pasting the information into your personal email application and sending it to whomever you wish. However, please note that in doing so, the security of your information is no longer guaranteed.

Compose Tab

Use this screen to create a new outgoing message to an *illinoismutual.com* recipient.

Saving Drafts

The “Compose” tab has a “Save Draft” button. When you click that button, your draft email is saved to the Secure Message Center and can be retrieved from the “Drafts” tab.

SECURE MESSAGE CENTER

ILLINOIS MUTUAL®

Inbox Address Compose Sent Mail Drafts

Send Save Draft Attach File imisendsecure@gmail.com Sign Out

To: janedoe@illinoismutual.com

Cc:

Subject: test message

Attachments: -- None --

This is a test message

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You will be able to open the draft at a later time by clicking the Drafts tab and selecting the message.
IMPORTANT NOTE: Your draft will only be available on the Secure Message Center for 120 days after being created and then it will be automatically deleted.

SECURE MESSAGE CENTER

ILLINOIS MUTUAL®

Inbox Address Compose Sent Mail Drafts

Delete imisendsecure@gmail.com Sign Out

Select	To	Subject	Date
<input type="checkbox"/>	janedoe@illinoismutual.com	test message	Jan 25, 2012 12:08 PM

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Sending Email

After clicking the “Send” button, click the “Sent Mail” tab to see a record of the message you sent. A copy of each message sent from the Secure Message Center can be seen by clicking the “Sent Mail” tab.

IMPORTANT NOTE: Your sent messages will only be available on the Secure Message Center for 120 days after being sent and then they will be automatically deleted. Therefore, if you require a copy, it is suggested you open the message and save a copy.

SECURE MESSAGE CENTER

ILLINOIS MUTUAL®

Inbox Address Compose **Sent Mail** Drafts

Delete Messages deleted in 14 days. imlsendsecure@gmail.com Sign Out

Select	To	Subject	Sent
<input type="checkbox"/>	@illinoismutual.com	RE: .	Jan 23, 2012 5:04 PM

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Addresses

If you click the Address tab, you can save Illinois Mutual email contacts. Click “New Contact” to save contact information for an Illinois Mutual individual you email often.

SECURE MESSAGE CENTER

ILLINOIS MUTUAL®

Inbox **Address** Compose Sent Mail Drafts

Mail Delete **New Contact** Add Group imlsendsecure@gmail.com Sign Out

Select	Contact	Details
No contacts		

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Note, only @illinoismutual.com email addresses can be emailed from the Secure Message Center.

SECURE MESSAGE CENTER

ILLINOIS MUTUAL®

Inbox Address Compose Sent Mail Drafts

Save Cancel imlsendsecure@gmail.com Sign Out

First Name:
Jane

Last Name:
Doe

Email Address:
janedoe@illinoismutual.com

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After clicking the Save button, to send an email to the contact, click the contact in the list and you will be taken to the Compose screen with the To: address already filled out. See the below for an example.

The screenshot shows the 'SECURE MESSAGE CENTER' interface. At the top left is a padlock icon. The header includes the Illinois Mutual logo and the text 'ILLINOIS MUTUAL®'. Below the header is a navigation bar with tabs for 'Inbox', 'Address', 'Compose', 'Sent Mail', and 'Drafts'. A secondary bar contains buttons for 'Mail', 'Delete', 'New Contact', and 'Add Group', along with the email address 'imisendsecure@gmail.com' and a 'Sign Out' button. The main content area is a table with columns 'Select', 'Contact', and 'Details'. One contact is listed: 'Doe, Jane' with the email 'janedoe@illinoismutual.com' and an 'Edit' button. At the bottom right, it says 'Secured by zixCORP'.

Important Reminders Inactivity Log Out

Once you are logged in, you will be logged out automatically if there is no activity after 30 minutes. When that happens you will be brought back to the **Login** page and the message below is displayed indicating you have been signed out. You will have to enter your email address and password again and click the “Sign In” button to get back to their messages.

The screenshot shows the login page of the 'SECURE MESSAGE CENTER'. It features a padlock icon and the Illinois Mutual logo. A message reads: 'Please enter your email address and password below to access your encrypted emails from Illinois Mutual.' Below this are input fields for 'Email Address:' and 'Password:', and a 'Sign In' button. A dialog box is overlaid in the center, titled 'The page at https://sendsecure.m86se...', with the message 'The account was signed out due to inactivity.' and an 'OK' button. To the left of the dialog is a 'Forgot your password?' link with a 'Reset' button. To the right is a 'Need more assistance?' link with a 'Help' button. At the bottom left, it says 'For Customer Support, please contact Illinois Mutual at (800) 437-...'. At the bottom right, it says 'Secured by zixCORP'.

Incorrect Email or Password

If an incorrect email address or password is entered while logging in, you will get the message below. Note: You will only get this message after three unsuccessful attempts if you have entered the correct email address. Therefore, if you never receive the noted email in your inbox then there is something wrong with the email address you entered. Completely clear out the email address field and enter your email address again. If you do receive the email, there is likely a problem with the password you entered.

The screenshot shows the 'SECURE MESSAGE CENTER' login page for Illinois Mutual. The page has a header with a padlock icon and the Illinois Mutual logo. Below the header, there is a prompt: 'Please enter your email address and password below to access your encrypted emails from Illinois Mutual.' The login form contains two input fields: 'Email Address:' with the text 'badaddress@somedomain.com' and 'Password:'. A 'Sign In' button is to the right of the password field. Below the form, there are three buttons: 'Forgot your password?' with a 'Reset' button, 'Incorrect email address and/or password. After 3 unsuccessful attempts, the account will be locked and a message sent to the email address with instructions.' with an 'OK' button, and 'Need more assistance?' with a 'Help' button. At the bottom, there is a footer with the text 'Secured by zix:corp'.

Getting Locked Out

Below is an example of the email sent to you if you entered your password incorrectly three times. Note: Your account will be locked for 30 minutes. You can wait or use the Reset button on the Login page to change your password.

Locked Account Notification

illinoismutual.notification@sendsecure.m86security.com
to me

This email is to notify you that you have exceeded the allowed number of failed sign in attempts for Illinois Mutual.

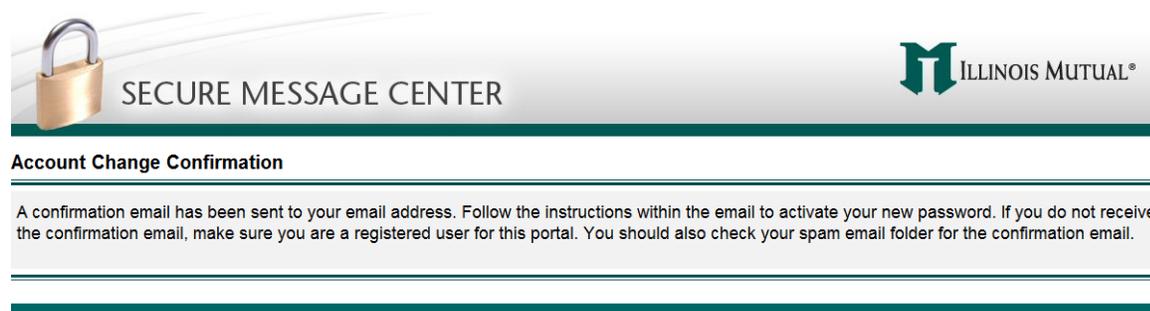
Your account has been temporarily locked for 30 minutes.

Please try again later, or to unlock your account immediately, return to the [Illinois Mutual](#) Sign In page and follow the links to change your password.

To reset your password, click the “Reset” button on the **Login** page. You must enter the email address for the account you are trying to log in and retrieve emails for. Once you have entered your email address and a new password, a verification email is sent to your email account. The login will not work until the link in that verification email is clicked.

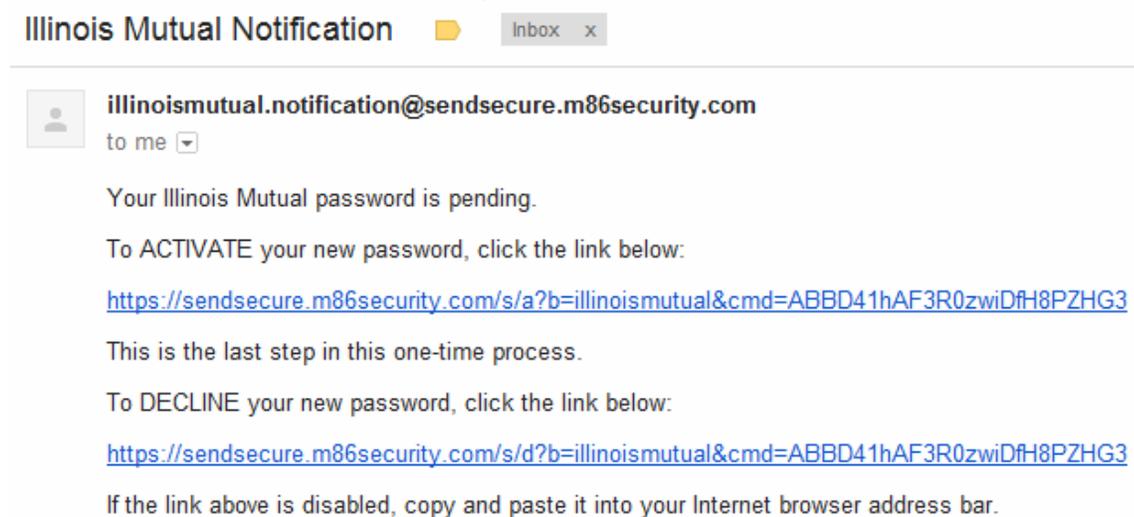
The screenshot shows the 'SECURE MESSAGE CENTER' 'Reset Password' page for Illinois Mutual. The page has a header with a padlock icon and the Illinois Mutual logo. Below the header, there is a prompt: 'Enter the email address you registered with and a new password to receive a reset verification email.' The form contains three input fields: 'Email Address:', 'New Password:', and 'Re-enter New Password:'. There are 'Cancel' and 'Reset' buttons at the bottom right of the form. Below the form, there is a section titled 'Password Rules' with the text: 'Passwords must contain 6 to 25 characters, and meet the following conditions:' followed by a bullet point: 'Contain both uppercase and lowercase characters'. At the bottom, there is a footer with the text 'Secured by zix:corp'.

After resetting your password, an Account Change Confirmation screen will appear. The new password will not work until you retrieve the confirmation email in your inbox and follow the instructions provided.

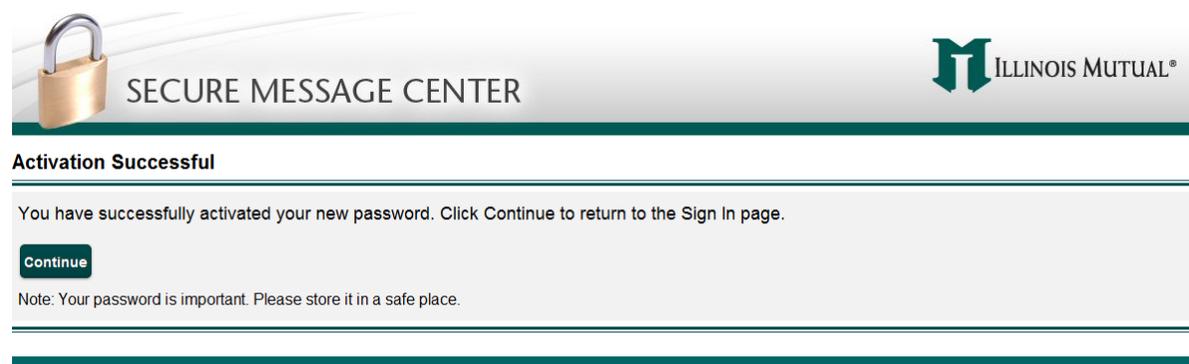


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Below is a sample of the notification email that is sent out when you reset your password. Note: You must click the first link in the email to activate your new password.



When you click the first link in the confirmation email you will be taken to the following page indicating your password has been activated. Clicking the “Continue” button will take you back to the Login page where you can now enter your email address and newly activated password.



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Remember, the security of your information is very important to Illinois Mutual. Please report to us immediately any suspected security violations at (800) 437-7355.

Secure Message Center - Frequently Asked Questions

Why is security of my information with Illinois Mutual important?

Illinois Mutual has had long standing practice of implementing measures to safeguard your personal information. With the advent of electronic transmission of information, we are taking additional steps to protect your information.

What are the additional safeguards for protecting the security of customer information?

Effective March 1, 2012, Illinois Mutual will send certain emails through a new **Secure Message Center** using ZixCorp's encryption service. Since studies have shown that the World Wide Web is an insecure transmission network, encryption services add a layer of protection while facilitating electronic communication e.g., email.

Will all my email communication from Illinois Mutual be sent through the Secure Message Center?

No. Illinois Mutual has established rules to identify certain emails to be sent through the Secure Message Center. Generally, any email with personal information, e.g., name, date of birth, medical information, financial information, etc., will be directed through the Secure Message Center. You may receive emails from the Secure Message Center which do not have personal information. This is because we have identified operational units with a high volume of emails with personal information. All emails from those operational units will be sent through the Secure Message Center.

How does the Secure Message Center work?

Emails sent from Illinois Mutual that may contain private information are routed to our **Secure Message Center** hosted by ZixCorp. You will receive a message from our ZixCorp portal indicating you have a message. The first time you visit the **Secure Message Center** you will need to create an account using your email address and a password of your choosing and you will then be taken to your message. If you have registered previously you will need to log in before you will be taken to your message.

Are there any additional steps which I must complete?

Yes. Initially you will be required to set up an account, free of cost, through our **Secure Message Center**. As with other online accounts, you will establish your own user ID and password that you will use each time you access your Illinois Mutual account.

What if I already have a ZixMail account?

If you're a current ZixMail portal customer, you can email any other ZixMail customer and that secure message will be delivered directly to the recipient's inbox so they will not have to retrieve the message from our **Secure Message Center**. This is possible because every ZixMail customer has established an encrypted connection with ZixMail that is used when the message is sent and received. Any of our agents that aren't already using ZixMail will have the option to set up a ZixMail account on their own which will allow them to bypass our portal. For more information, visit <http://www.zixcorp.com/products/zixmail/>

Can I use more than one email account to enter the Secure Message Center.

No. You can only use the email address to which you were sent a secure message from Illinois Mutual.

How can I access the Secure Message Center if I accidentally delete my email?

To access the login page at any time – simply visit:
<https://sendsecure.m86security.com/s/e?b=illinoismutual>. A link to this page can also be found in the "Secure Message Center" link in the footer of our website at www.IllinoisMutual.com.

Should you need any additional information please feel free to contact Illinois Mutual at (800) 437-7355.