

Paycheck Power® Series Disability Income Insurance

Agent Guide



Welcome

Thank you for choosing Illinois Mutual as your disability income insurance (DI) carrier. As a service-driven business, Illinois Mutual can be essential to your long-term success.

For more than 100 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 and workplace insurance solutions.

Illinois Mutual Delivers

Illinois Mutual focuses on financial strength because we know its importance to our customer commitments. We strive to assure that our products are competitive, our technology is continuously being enhanced and online resources are available through our Agent Forum and customer website. Our goal is to understand our agents better and position you for sales success with the best collaborative service experience we can deliver.

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



Strength

A strong capital position backed by \$1.55 billion in assets.
As of 6/30/20



Stability

Serving policyowners for over 100 years.



Values

Family-operated business for five generations.



Support

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

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Why Sell DI?

If you have clients who rely on their ability to bring home a paycheck, then you have clients who need disability income insurance (DI). With DI, you can provide more than just insurance coverage to your clients; you can help them protect their most valuable asset – their ability to earn an income.

Advantages of the Paycheck Power® Series

The Paycheck Power® Series from Illinois Mutual includes two DI plans.

- **Personal Paycheck Power®** is an individual DI policy that provides a benefit to help your clients pay basic monthly living expenses should they become sick or hurt and Totally Disabled.
- **Business Expense Power®** is a business expense DI policy that reimburses your clients for eligible business expenses each month should they become sick or hurt and Totally Disabled.

These two plans give you the power to help your clients protect their incomes and their businesses.

Add DI to Your Offerings

DI can be a smart addition to your business, and the need for this type of coverage continues to grow. DI can help add value to your business by showing your clients you have an array of products so you can be their one-stop shop. DI offers a great opportunity to grow your business and increase sales.

A Fit for the Middle Market

Our flexible plans were designed for budget-conscious consumers, which makes them a great fit for this middle market niche. From mechanics and nurses to hairstylists and small business owners, we understand the vast range of occupations in the American workforce and can provide solutions to fit your diverse clients' needs.



Illinois Mutual is Your Back Office Support

We are here to answer your questions and provide you the technology, tools and training you need to succeed.

Quick-generating Illustration Software

- Provides you with an online tool to generate quick estimates to help you sell.
- Easy access available through the Agent Forum.
- Utilizes an intuitive, tab-based user interface with interactive controls.
- Allows for synchronization of sales efforts.
- Include others you work with as users of the software.

5G QUOTE®

Create and email quotes to your prospects anytime, anywhere with your computer, tablet or mobile phone with Internet connectivity. Just go to 5GQUOTE.com or access from the Agent Forum log in screen.

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 promoting a fully completed application.
- Sign and submit electronically over the web.

Fillable PDF Application

Complete application packets, including supplemental/ state required forms, available for instant download in the insurance applications by state map on the Agent Forum.

Marketing Materials

Illinois Mutual offers a variety of materials to help you promote DI to your clients. From sales strategy, brochures and handouts to presentations, you have access to a wide selection of tools both online through the Agent Forum at Agent.IllinoisMutual.com or through our Supply Department.

These guides are also excellent DI informational resources that are available for download on our Agent Forum's Resource Library:

- A9637 - DI Underwriting Guide
- A9640 - DI Occupation Guide
- A9641 - DI Medical Guide
- A9512 - Paycheck Power Series® Product Overview

Sales and Underwriting Teams

Our dedicated regional DI sales teams are here to help you with every aspect of your DI sale.

Contact your team for product or sales-related questions, illustrations, forms and marketing tools.

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 DI Sales and DI Underwriting Teams can be reached at (800) 437-7355.

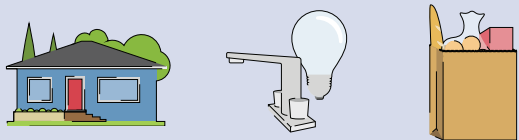
- DI Sales - ext. 719
- DI Underwriting - ext. 790

DI and BE Sales Strategies

Use these effective sales concepts with your clients to easily explain the need for DI.

The M.U.G.® Plan

If your clients experience income-interrupting disabilities due to illness or injury, how would they pay their most basic monthly expenses – such as their mortgage, utilities and groceries? While some expenses may be reduced or eliminated during times of financial stress, generally M.U.G.® expenses must be paid. This easy-to-understand approach shows your clients the importance of having an income protection plan in place if the unexpected happens.



Mortgage + **U**tilities + **G**roceries
=
The M.U.G.® Plan

Small Business Owners Need BE

When small business owners become disabled, there's more at stake than just their personal obligations. Ongoing business expenses such as rent, utilities, employee salaries, and property and payroll taxes cannot be forgotten. Business Expense Power® helps clients keep their business viable by reimbursing them monthly for actual fixed business expenses in the event of Total Disability.

Eligible Business Expenses Include:

- Employee Salaries (excludes salary of the insured, someone who replaces the insured and any family member working less than 3 months for the insured)
- Facility Expenses such as lease or rent payments, mortgage and loan interest, property and liability insurance, maintenance, utilities
- Operational Expenses such as equipment (lease or rental)/tools, office maintenance and repairs, billing and collection fees, postage
- Professional Expenses such as dues and subscriptions, memberships (e.g. Chamber of Commerce), professional license fees
- Taxes property and payroll, depreciation

Ask our DI sales team for
sales ideas & free sales tools!

(800) 437-7355, ext. 719
DISales@IllinoisMutual.com

Understanding the Value of DI — Would You Choose Job A or Job B?

Jake, 45, has the opportunity to choose between two jobs with slightly different monthly incomes.

The only difference between these two jobs is \$50.48* per month, which is the premium amount Jake would pay for Personal Paycheck Power® DI from Illinois Mutual for a \$2,000 per month benefit for up to 2 years with a 30-day elimination period. Without DI coverage, Jake likely would have to rely on savings if he were to become Totally Disabled. With DI coverage, Jake has a plan in place to help protect his family should the unexpected happen.

Job A without DI	Job B with DI
monthly income \$3,000	monthly income \$2,950
Most likely, you would choose the job with HIGHER take home pay, right?	
THINK about this...	
	
If you become Totally Disabled and unable to work...	
without DI your monthly income becomes \$0	with DI your monthly benefit pays \$2,000

**For illustration purposes only. Actual benefits and premium rates are determined individually and are subject to underwriting results. Benefit amounts vary based on income level, benefit period and selections, and existing coverage(s). Age, health, occupation, and gender can impact premium rates. Availability of some features and options may vary by state, benefit period and occupation class. Example above based on male, occupation class 5, IL rates, non-tobacco user, no health concerns, standard height and weight.*

NOW...which job would you
CHOOSE?



Personal Paycheck Power[®]

Policy Features (Policy Form DI105)

Base Policy Features Include:

- Guaranteed Renewable to age 67
- Conditionally Renewable to age 75
- Occupation Classes 5, 4, 3, 2, 1
- Receive base benefits in addition to Social Security or workers' compensation
- 24-hour coverage, 7 days a week, on or off the job
- Coverage if your clients are Totally Disabled from their own occupation for a specified period of time (generally two years but may be shorter*) and then Totally Disabled from any occupation
- DI105 is not available in AK, CA, DC, HI, NY or VT.

**May vary by state*

Issue Ages (age last birthday):

- Ages 18 to 55: 6 Month, 1 Year, 2 Year, 5 Year, 10 Year, or To Age 67 plans
- Ages 56 to 60: 6 Month, 1 Year, 2 Year, or To Age 67 plans (5 Year and 10 Year not available)

Minimum Earned Income: \$600/month

Minimum Issue: \$200/month

Maximum Issue: \$10,000/month**

For the maximum participation limit of \$12,000/month,** use the Base and Integrated Benefits chart in the DI Underwriting Guide, Form A9637.

To determine issue amounts based on income, refer to the DI Issue Limit Charts in the DI Underwriting Guide, Form A9637.

Benefit Periods:

- The length of time during which a benefit is payable.
 - Classes 5, 4, 3 and 2: 6 Month, 1 Year, 2 Year, 5 Year, 10 Year, To Age 67
 - Class 1: 6 Month, 1 Year, 2 Year, 5 Year
- The benefit period must be at least twice the length of the elimination period
- Maximum 90 day elimination period on a six month or one year benefit period – AR, CT, IA, ID, KS, ME, OK, PA, SC, TX, UT, VA, WA, WV
- Maximum 180 day elimination period on a two year benefit period – AR, CT, IA, ID, KS, ME, OK, PA, SC, VA, WA, WV
- To Age 67 consideration requires minimum annual earned income of \$20,000 and three years in occupation

Elimination Periods:

- The number of continuous days an insured must be Totally or Partially Disabled before benefits begin to accrue or become payable
- No benefits are payable for the Elimination Period unless so stated in the Policy
- Elimination periods include 30, 60, 90, 180, 365, or 730-day
- KS requires a minimum 60-day elimination period
- NJ and RI require a minimum 90-day elimination period
- 730-day is not available in AR, CT, IA, ID, KS, MD, ME, NJ, OK, PA, SC, TX, UT, VA, WA or WV



Basic Policy Provisions (may vary by state):

- **Organ Donor Benefit**
Pays a benefit if Total Disability results from giving an organ for use as a transplant, including bone marrow donations. No Elimination Period will apply to this benefit. Policy must be in force for at least 6 months before benefit is payable. Not available in ID.
- **Partial Disability Monthly Benefit**
Pays a benefit if injury or sickness causes a Partial Disability. Benefit is payable for up to six months for any one period of Partial Disability.
- **Presumed Total Disability Benefit**
Total Disability will be presumed if injury or sickness results in the total and irrecoverable loss of: sight in both eyes; or hearing of both ears; or speech; or use of both hands; or use of both feet; or use of a hand and a foot.
- **Recurrent Disability Benefit**
A recurrence of disability from the same or related causes will be considered a continuation of the prior period, unless the insured has been engaged in any gainful occupation for more than six continuous months.
- **Retraining and Home Modification Benefit**
If benefits have been paid to you for at least 6 months in a row for Total Disability and you continue to be Totally Disabled. This pays a benefit up to 6 times the monthly benefit amount for: the actual costs of tuition, books and equipment that are required for a formal retraining program; the actual costs to modify the insured's home to accommodate a disabling condition.
- **Retroactive Waiver of Premium Benefit**
If injury or sickness causes Total Disability for 90 continuous days, we will waive the payment of any premiums which become due for as long as Total Disability continues. All premiums paid in the first three months of total disability will be returned.
- **Survivor Benefit**
If death occurs during a current period of Total Disability, and the insured has been receiving a Total Disability monthly benefit for 6 continuous months, 4 times (3 times in MD) the Total Disability Monthly Benefit will be paid to a spouse or estate.
- **Suspension of Policy During Unemployment Benefit**
After the Policy has been in force for at least one year, the insured may temporarily suspend the Policy if unemployed and after having received 8 weeks of government unemployment benefits. No benefits are payable during periods of suspension. Policy may be suspended only once in any 24 month period.
- **Total Loss of Sight and Double Dismemberment Monthly Benefit**
Pays a benefit if an injury or a sickness causes the loss, by actual severance, of both hands, or both feet, or a hand and a foot, or irrecoverable loss of sight of both eyes.

Total Disability

Total Disability* for any one period of disability starting while this policy is in force means:

- (a) During the first 24 months, your inability to perform the substantial and material duties of your occupation and you are not engaged in any other occupation for wage or profit.
- (b) After 24 months, your inability to perform the substantial and material duties of any occupation for wage or profit in which you might expect to be engaged, with due regard to your education, training, experience and you are not engaged in any occupation for wage or profit.

**Definition of Total Disability differs in LA and UT.
See policy for complete terms of coverage*

Personal Paycheck Power® Optional Riders

The optional riders are available at an additional cost.

Guaranteed Insurability Option (GIO) Rider

(Future Purchase Option in FL)
(Policy Form 9267)

- Provides option to purchase future base benefits without evidence of good health.
- Occupation Classes 5, 4, 3, 2, and 1
- Ages 18 to 45
- Five options prior to age 55
- First purchase must be made at least 24 months after policy's date of issue.
- Each purchase must be at least 24 consecutive months apart, or after a qualifying life change (marriage, death of a spouse, divorce, or birth or adoption of a child).
- Additional purchases are contingent upon exercise of the option by policyowner.
- Option amounts \$100, \$200, \$300, \$400, \$500 or \$600
- Option amount cannot exceed the Total Disability Monthly Benefit amount.

Retroactive Injury Benefit Rider

(Policy Form 9253)

- Pays benefits from the date of Total Disability due to injury if Total Disability occurs within 30 days of the injury and continues through the elimination period.
- Occupation Classes 5, 4, 3, 2, and 1
- Ages 18 to 60

Activities of Daily Living (ADL) Rider

(Policy Form 9259)

- Pays an additional benefit if the insured cannot do two of the activities of daily living (ADLs) or if he or she is cognitively impaired.
- Up to 100% of earned income can be replaced with base benefit, plus integrated benefit, plus ADL benefit.
- Occupation Classes 5, 4, 3, 2, and 1
- Maximum 2 Year, 5 Year and To Age 67 ADL benefit periods available.
 - Ages 18 to 55: 2 Year, 5 Year, or To Age 67 ADL benefit period available.
 - Ages 56 to 60: 2 Year or To Age 67 ADL benefit period available.
- Available with 2 Year, 5 Year, 10 Year, and To Age 67 benefit periods.
- Elimination period must be the same as base plan.
- If using the Base Benefit Chart, the ADL benefit cannot exceed two times the base benefit amount. If using the Base and Integrated Benefit Chart, the ADL benefit cannot exceed two times the combined amount of Base and Integrated benefit.
- ADL benefit period cannot exceed the base plan benefit period.
- Not available in CT.

Return of Premium Rider

(Policy Form 9266)

- From ages 65 to 67, clients are eligible to receive 100% of the premiums paid less any benefits received.
- In the event your client cancels the coverage prior to age 65, he or she may be eligible to receive a percentage of premiums paid less any benefits he or she receives.
- The policy ends after the return of premium is paid and cannot be reinstated.
- Occupation Classes 5, 4, 3, 2, and 1
- Ages 18 to 55
- Not available with 365 or 730 day elimination periods.
- Not available in CT or MA.

Integrated Monthly Benefit Rider

(Policy Form 9264)

- Pays an additional Total Disability benefit reduced by receipt of Social Security, workers' compensation, Railroad Retirement and Government Retirement/Disability Fund.
- Occupation Classes 5, 4, 3, 2, and 1
- Ages 18 to 60
- Available with 2 Year, 5 Year, 10 Year, To Age 67 benefit periods.
- Benefit period and elimination period must be same as base policy benefit period and elimination period.
- Not available in CT or NJ.



Personal Paycheck Power® Optional Riders

The optional riders are available at an additional cost.

Automatic Increase Benefit Rider (Policy Form 9252)

- Increases the Total Disability Monthly Benefit automatically on the first premium due date on or after each of the first five policy anniversaries.
- Amount of increase is 3% of the Total Disability Monthly Benefit at time of policy issue.
- Occupation Classes 5, 4, 3, 2, and 1
- Ages 18 to 50
- Not included if the monthly benefit is less than \$1,000 or if the policy is issued with an extra premium rating.
- No premiums are charged for the Automatic Increase Benefit Rider. However, when an automatic benefit increase takes place, policy premiums will increase in accordance with the increase in benefits. The additional benefit premium will be based on the insured's classification at policy issue and attained age at the time of the increase.
- Client may opt out of this benefit at any time after policy issue.

Cost of Living Adjustment (COLA) Rider

(Policy Form 9260)

- Increases base benefit payment starting in the second year of Total Disability, based on the cost of living adjustment.
- Occupation Classes 5, 4, 3, and 2
- Ages 18 to 60
- Available with 5 Year, 10 Year, and To Age 67 benefit periods.



Five Year Own Occupation Extension Rider

(Policy Form 9257)

- Amends the policy by deleting the Definition of Total Disability and replacing it with the following provision:
Total Disability for any one period of disability starting while this policy is in force means:
 - a) During the first 60 months, your inability to perform the substantial and material duties of your occupation and you are not engaged in any occupation for wage or profit;
 - b) After 60 months, your inability to perform the substantial and material duties of any occupation for wage or profit in which you might be expected to be engaged, with due regard to your education, training, experience and you are not engaged in any occupation for wage or profit.
- Occupation Classes 5, 4, and 3
- Ages 18 to 60
- Available with 5 Year, 10 Year, and To Age 67 benefit periods.
- If the Two Year Pure Own Occupation Rider (Form 9255) has been purchased in addition to this rider, the definition of Total Disability during the two year period will be governed by the terms of that rider while it remains in force.

To Age 67 Own Occupation Extension Rider

(Policy Form 9258)

- Amends the policy by deleting the Definition of Total Disability and replacing it with the following provision:
Total Disability for any one period of disability starting while this policy is in force means:
 - a) To Age 67, your inability to perform the substantial and material duties of your occupation and you are not engaged in any occupation for wage or profit.
- Occupation Classes 5, 4, and 3
- Ages 18 to 60
- Available with To Age 67 benefit periods.
- Not available in LA or UT.
- If the Two Year Pure Own Occupation Rider (Form 9255) or Five Year Pure Own Occupation Rider (Form 9256) has been purchased in addition to this rider, the definition of Total Disability during the two or five year period as applicable will be governed by the terms of those riders while they remain in force.

Non-Cancelable Policy Rider

(Policy Form 9251)

- Adds Non-Cancelable (Guaranteed Premium) feature to policy
- Guaranteed Renewable to Age 67
- Occupation Classes 5, 4, and 3
- Ages 18 to 60

Personal Paycheck Power® Optional Riders

(continued)

The optional riders are available at an additional cost.

Two Year Pure Own Occupation Rider

(Policy Form 9255)

- Amends the policy by deleting the Definition of Total Disability and replacing it with the following provision:
Total Disability for any one period of disability starting while this policy is in force means:
 - a) During the first 24 months, your inability to perform the substantial and material duties of your occupation.
 - b) After 24 months, your inability to perform the substantial and material duties of any occupation for wage or profit in which you might be expected to be engaged, with due regard to your education, training, experience and you are not engaged in any occupation for wage or profit.
- Occupation Classes 5, 4, 3, 2, and 1
- Ages 18 to 60
- Available with 2 Year, 5 Year, 10 Year, and To Age 67 benefit periods.
- Not available in LA and UT.
- Applicants in FL are required to purchase either this rider or Five Year Pure Own Occupation Rider (Form 9256).

Five Year Pure Own Occupation Rider

(Policy Form 9256)

- Amends the policy by deleting the Definition of Total Disability and replacing it with the following provision:
Total Disability for any one period of disability starting while this policy is in force means:
 - a) During the first 60 months, your inability to perform the substantial and material duties of your occupation.
 - b) After 60 months, your inability to perform the substantial and material duties of any occupation for wage or profit in which you might be expected to be engaged, with due regard to your education, training, experience and you are not engaged in any occupation for wage or profit.
- Occupation Classes 5, 4, and 3
- Ages 18 to 60
- Available with 5 Year, 10 Year, and To Age 67 benefit periods.
- Not available in LA and UT.
- Applicants in FL are required to purchase either this rider or Two Year Pure Own Occupation Rider (Form 9255).
- Applicants who purchase Five Year Pure Own Occupation Rider must also purchase either Five Year Own Occupation Extension (Form 9257) or To Age 67 Occupation Extension Rider (Form 9258).

Residual Disability Benefit Rider

(Policy Form 9261 or Policy Form 9263)

- Pays a benefit for residual disability which means the inability to perform one or more of the substantial and material duties of your occupation or unable to do said duties for as long as usually required and the loss of 20% or more of your prior monthly income.
- If the insured qualifies for both a residual benefit and a partial disability benefit, the insured will receive the greater benefit of the two, but not both.
- Occupation Classes 5, 4, 3, and 2
- Ages 18 to 60
- Minimum earned income of \$2,000/month
- Available with 2 Year, 5 Year, 10 Year, To Age 67 benefit periods.

Full Benefits for Mental or Nervous Disorders, Alcoholism or Drug Abuse

(Policy Form 9265)

- Amends the Policy by deleting the Policy provision entitled "Limited Benefits for Mental or Nervous Disorders, Alcoholism or Drug Abuse".
- While the Rider remains in force, Total Disability caused or contributed to by Mental or Nervous Disorder or Alcoholism or Drug Abuse will be treated as any other Sickness under the Policy.
- Occupation Classes 5, 4, 3, 2, and 1
- Ages 18 to 60
- Not available in CT.



Business Expense Power® Policy Features

(Policy Form BE105)

Base Policy Features Include:

- Guaranteed Renewable to age 67
- Conditionally Renewable to age 75
- Occupation Classes 5, 4, 3, 2, 1
- Premiums are generally tax deductible as a business expense*
- No offset with Social Security or workers' compensation
- 24-hour coverage, 7 days a week, on or off the job
- BE105 is not available in AK, CA, DC, HI, NY or VT.

**Illinois Mutual, its agents and representatives may not give legal or tax advice. You should consult an independent tax advisor regarding your particular circumstances.*

Eligibility:

- Business must have been in existence for a minimum of one year or the insured must have been in the same occupation for three years immediately preceding self-employment.
- Insured must be active full-time in the ownership, management and administration of the business. Business must be dependent on full-time personal services of the insured. This policy is not available to persons having only financial interests in the business.
- Home-operated businesses are eligible, but expenses attributed to the home are not covered.

Issue Ages (age last birthday):

Ages 18 to 60

Minimum Earned Income:

\$600/month

Minimum Issue:

\$200/month

Maximum Issue:

100% of eligible business expenses up to a maximum \$10,000/month issue limit**

Elimination Periods:

- The number of continuous days an insured must be Totally or Partially Disabled before benefits begin to accrue or become payable.
- No benefits are payable for the Elimination Period unless so stated in the Policy.
- Elimination periods include 30, 60, or 90 day.
- KS requires a minimum 60-day elimination period.

Benefit Periods:

- The length of time during which a business expense benefit is payable.
- 12 months, 18 months, or 24 months

***Maximum \$8,000/month issue limit and \$10,000/month participation limit for all Class 4 occupations and Chiropractors.*

Basic Policy Provisions (may vary by state):

- **Monthly Business Expense**
Eligible business overhead expenses include those actually incurred in the operation of the business. This term includes lease or rent payments, utilities, office maintenance and repairs, billing and collection fees, depreciation, mortgage and loan interest, property and payroll taxes, property and liability insurance, employee salaries (except those of the insured, someone who replaces the insured, and any family member working less than 3 months), postage, professional service fees, dues and subscriptions.
- **Partial Disability Monthly Business Expense Benefit**
Pays a business expense benefit if injury or sickness causes a Partial Disability. Benefit is payable for up to six months.
- **Recurrent Disability**
A recurrence of disability from the same or related causes will be considered a continuation of the prior period, unless the insured has been engaged in any gainful occupation for more than six continuous months.
- **Organ Donor Benefit**
Pays a benefit if Total Disability results from giving an organ for use as a transplant, including bone marrow donations. No Elimination Period will apply to this benefit. Not available in ID.
- **Retroactive Waiver of Premium Provision**
If injury or sickness causes Total Disability for 90 continuous days, we will waive the payment of any premiums which become due for as long as Total Disability continues. All premiums paid in the first three months of Total Disability will be returned.
- **Conversion Provision**
Prior to age 60, provides the right to apply for a Total Disability policy, guaranteed renewable, that will replace the business expense policy.

Tax Deductible Premiums

Current federal tax law permits the insured to take as a business expense deduction the premiums paid for a plan designed specifically for the purpose of reimbursing the insured for business overhead expense incurred during periods of disability and for which the insured is personally liable. Disability benefits received under such a plan must be treated as business income. Such income, however, is offset by the business expenses that this plan covers. Any proceeds received under the Return of Premium Rider would also be treated as business income.*

**Illinois Mutual, its agents and representatives may not give legal or tax advice. You should consult an independent tax advisor regarding your particular circumstances.*

Total Disability

Total Disability* for any one period of disability starting while this policy is in force means your inability to perform the substantial and material duties of your occupation and you are not engaged in any other occupation for wage or profit.

**Definition of Total Disability differs in LA and UT. See policy for complete terms of coverage*



Business Expense Power[®]

Optional Riders

The optional riders are available at an additional cost.

Guaranteed Insurability Option (GIO) Rider

(Policy Form 3166)

- Provides option to purchase future base benefits without evidence of good health.
- Occupation Classes 5, 4, 3, 2, and 1
- Ages 18 to 45
- Five options prior to age 60
- First purchase must be made at least 12 months after policy's date of issue.
- Each purchase must be at least 12 consecutive months apart.
- Additional purchases are contingent upon exercise of the option by policyowner.
- Option amounts \$100, \$200, \$300, \$400, \$500 or \$600
- Option amount cannot exceed the Total Disability Monthly Business Expense Benefit amount.

Retroactive Injury Benefit Rider

(Policy Form 9253)

- Pays benefits from the date of Total Disability due to injury if Total Disability occurs within 30 days of the injury and continues through the elimination period.
- Occupation Classes 5, 4, 3, 2, and 1
- Ages 18 to 60

Two Year Pure Own Occupation Rider

(Policy Form 9255)

- Amends the policy by deleting the Definition of Total Disability and replacing it with the following provision:
Total Disability for any one period of disability starting while this policy is in force means:
 - a) During the first 24 months, your inability to perform the substantial and material duties of your occupation.
 - b) After 24 months, your inability to perform the substantial and material duties of any occupation for wage or profit in which you might be expected to be engaged, with due regard to your education, training, experience and you are not engaged in any occupation for wage or profit.
- Occupation Classes 5, 4, 3, 2, and 1
- Ages 18 to 60
- Available with 2 Year benefit period
- Not available in LA or UT.

Return of Premium Rider

(Policy Form 9266)

- From ages 65 to 67, clients are eligible to receive 100% of the premiums paid less any benefits received.
- In the event your clients cancel the coverage prior to age 65, they may be eligible to receive a percentage of premiums paid less any benefits they receive.
- The policy ends after the return of premium is paid and cannot be reinstated.
- Occupation Classes 5, 4, 3, 2, and 1
- Ages 18 to 55
- Not available in CT or MA.

Full Benefits for Mental or Nervous Disorders, Alcoholism or Drug Abuse

(Policy Form 9265)

- Amends the Policy by deleting the Policy provision titled "Limited Benefits for Mental or Nervous Disorders, Alcoholism or Drug Abuse".
- While the Rider remains in force, Total Disability caused or contributed to by Mental or Nervous Disorder or Alcoholism or Drug Abuse will be treated as any other Sickness under the Policy.
- Occupation Classes 5, 4, 3, 2, and 1
- Ages 18 to 60
- Not available in CT.



Return of Premium Rider

The Return of Premium Rider (ROP) can be added to a DI105 or BE105 policy at issue or within two years from the date of issue. If added after issue, payment of all back premiums for the rider, plus interest, is required.

- From ages 65 to 67, clients are eligible to receive 100% of the premiums paid less any benefits received.
- In the event your clients cancel the coverage prior to age 65, they may be eligible to receive a percentage of premiums paid less any benefits they receive.
- Not available in CT or MA.

Return of Premium Rider Premium Percentages

To obtain the annual premium for the Return of Premium Rider, multiply the annual premium for all other benefits and riders by the appropriate percentage.

RETURN OF PREMIUM RIDER PREMIUM PERCENTAGES (ALL STATES)

Elimination Period of Base Policy Benefits					Elimination Period of Base Policy Benefits				
Issue Age	30 Days	60 Days	90 Days	180 Days	Issue Age	30 Days	60 Days	90 Days	180 Days
18-25	20%	25%	30%	35%	41	62%	69%	76%	89%
26	21	26	31	36	42	66	74	82	95
27	22	27	32	38	43	70	79	88	102
28	24	29	34	39	44	75	84	94	108
29	26	31	36	41	45	80	90	100	115
30	28	33	38	44	46	86	99	110	126
31	30	35	40	46	47	93	108	120	137
32	32	37	42	49	48	101	117	130	148
33	34	39	44	53	49	110	126	140	159
34	37	42	47	56	50	120	135	150	170
35	40	45	50	60	51	130	146	162	184
36	43	48	54	64	52	144	160	178	202
37	46	52	58	69	53	163	178	200	227
38	50	56	62	73	54	187	203	228	259
39	54	60	66	78	55	220	235	265	300
40	58	64	71	84					

**This table shows the return of premium percentages at the ends of various policy years. The return of premium percentages for other times will be furnished upon request. The return of premium percentage at any date to which premiums have been paid within a policy year shall be obtained by interpolation to the nearest .1% between the percentages for the beginning and end of such year.*

Return of Premium Percentages

Policyowners who have purchased the Return of Premium Rider with their DI policy will receive all the premiums paid, less any benefits received, at age 67. A policyowner may

receive a portion of the premiums paid, less any benefits received, as illustrated in the following table, prior to age 65. The policy ends in either case and may not be reinstated.

TABLE OF RETURN OF PREMIUM PERCENTAGES (ALL STATES)*										
No return of premium benefit is payable until the end of the 5th policy year.										
Age at Issue	At End of Policy Year									At Ages 65-67
	5	6	7	8	9	10	15	20	30	
18 - 25	13%	15%	18%	21%	24%	27%	37%	47%	71%	100%
26	13%	15%	18%	21%	24%	27%	37%	48%	74%	100%
27	13%	15%	18%	21%	24%	27%	39%	50%	77%	100%
28	12%	15%	18%	21%	24%	27%	40%	51%	79%	100%
29	12%	15%	18%	21%	24%	27%	41%	53%	81%	100%
30	12%	15%	18%	21%	23%	27%	42%	54%	83%	100%
31	11%	14%	17%	20%	23%	27%	43%	55%	86%	100%
32	11%	14%	17%	20%	23%	27%	44%	57%	90%	100%
33	11%	14%	17%	20%	23%	27%	45%	58%	93%	100%
34	11%	14%	17%	20%	23%	28%	47%	60%	96%	100%
35	11%	14%	17%	20%	23%	28%	48%	62%	100%	100%
36	11%	14%	17%	20%	23%	29%	49%	63%	100%	100%
37	11%	14%	18%	21%	24%	30%	50%	67%	100%	100%
38	11%	14%	18%	22%	25%	31%	52%	71%		100%
39	11%	14%	18%	22%	26%	32%	53%	74%		100%
40	11%	14%	18%	22%	26%	32%	55%	78%		100%
41	11%	15%	19%	23%	27%	33%	57%	81%		100%
42	11%	15%	19%	24%	28%	34%	60%	85%		100%
43	11%	15%	19%	24%	28%	35%	62%	89%		100%
44	11%	15%	19%	24%	29%	36%	65%	94%		100%
45	11%	15%	19%	24%	29%	37%	68%	100%		100%
46	11%	15%	19%	25%	30%	38%	70%	100%		100%
47	11%	15%	20%	26%	31%	39%	75%	100%		100%
48	11%	15%	20%	28%	33%	41%	80%			100%
49	11%	15%	20%	29%	34%	43%	87%			100%
50	11%	15%	20%	30%	35%	45%	100%			100%
51	11%	15%	23%	30%	38%	47%	100%			100%
52	11%	15%	26%	30%	42%	53%	100%			100%
53	11%	15%	29%	35%	47%	62%				100%
54	11%	15%	32%	41%	59%	77%				100%
55	11%	15%	35%	55%	75%	100%				100%

Return of Premium Rider

Return of Premium Rider Frequently Asked Questions

The Return of Premium Rider is a great way to mistake-proof your DI sale. It provides your clients important DI coverage if they need it, their money back if they don't. It's that simple.

From ages 65 to 67, clients are eligible to receive 100% of the premiums paid less any benefits received. In the event your clients cancel the coverage prior to age 65, they may be eligible to receive a percentage of premiums paid less any benefits they receive.

On which policies is the Return of Premium Rider available?

The Return of Premium Rider is available on the Personal Paycheck Power® plan and the Business Expense Power® plan.

Before age 67, will all the premiums be returned to a policyowner at time of lapse or cancellation?

No, only a portion of the premium, minus any benefits paid or payable, is returned prior to age 67. Refer to the Return of Premium Percentages Chart on [page 20](#) of this guide for more information.

When my client receives the Return of Premium benefit, is it taxable?

Your client should contact a tax advisor as to the taxability of the Return of Premium benefit.

How is the Return of Premium Rider affected if the policy lapses and is reinstated?

A reinstatement does not reduce or increase the amount of the Return of Premium benefit. Any past due premium must be paid at time of reinstatement.

Can a policyowner use some of the Return of Premium benefit to pay premiums?

The Return of Premium benefit must remain in the policy until lapse or cancellation. The value cannot be borrowed or used to pay premiums.

How is the Return of Premium benefit affected if someone else owns the policy?

If a company or a person other than the insured owns the policy, any Return of Premium benefit, or the monthly benefits payable at time of disability, will be payable to the owner. The owner has complete control of the policy.

Can the Return of Premium benefit be transferred to another policy or annuity through a 1035 exchange?

A 1035 exchange only applies to life products. It does not apply to disability income insurance products.

What happens when the insured dies?

The Return of Premium benefit is calculated as though the policy had lapsed. The proceeds are then payable to the beneficiary or to the estate.

What are my client's options at age 67?

At age 67, the Return of Premium benefit can be taken in cash, left with Illinois Mutual to accrue interest, paid in installments, or annuitized and paid out over your client's lifetime. Your client will be contacted prior to age 67 and will be given the various options in writing. The policy ends once the Return of Premium is paid.

What happens if any benefits paid out exceed the Return of Premium benefit?

Your client may choose to drop the option from the policy to avoid the added premium costs.

Can the Return of Premium Rider be removed from the policy?

Upon written request from the policyowner, the Return of Premium Rider can be removed. Any Return of Premium benefit accrued at the time the rider is removed will be placed in an account and earn interest at the Company's legal rate of interest accumulation. At age 67, or at time of lapse or cancellation, the accrued Return of Premium benefit, plus accumulated interest, minus any benefits paid or payable will be payable to the owner.

If you have more questions about the Return of Premium Rider, please contact your DI sales team at (800) 437-7355, ext. 719.



Individual Accident Insurance

(Policy Form WSA07)

It's not possible to forecast an accident. If the unexpected happens and an accident occurs, your clients could face financial strain. Accident Insurance from Illinois Mutual can help relieve that strain by providing a lump-sum cash benefit that can be used for any purpose, such as replacing lost income, buying groceries, or paying for uncovered medical bills. When combined with Personal Paycheck Power®, Accident Insurance is another step towards helping your clients protect their financial future.

Accident Insurance is available at an added cost and is only available if your client applies for a disability income plan and meets the non-medical underwriting criteria.

Illinois Mutual's base Accident policy provides benefits for loss due to accidental bodily injury. It does not provide benefits for loss due to sickness. The Accident policy is not intended to replace major medical, medical expense, or Medicare Supplement coverage. It does not meet the Minimum Essential Coverage Requirements of the Affordable Care Act.

Base Policy Features Include:

- 24-hour coverage for both on and off-the-job accidents.
- Can be issued even if the individual DI policy is declined or modified, as long as non-medical underwriting is met.
- Guaranteed renewable for life as long as premiums are paid.
- WSA07 is not available with DI105 in CT or NH.

Plan Types:

- Individual – covers the Primary Insured only.
- Individual and Spouse – covers the Primary Insured and spouse.
- One-Parent Family – covers the Primary Insured and any dependent children.
- Two-Parent Family – covers the Primary Insured, spouse and any dependent children.

Benefit Levels:

- Economy
- Preferred
- Standard
- Premium

Issue Ages:

Primary Insured and Spouse: Ages 18 to 69

Dependent Children: Age 0 to 21 or to age 23 if a full-time student (may vary by state).

Coverage Effective Date

Coverage begins on the day the application is signed, subject to premium payment.

Optional Riders

The optional riders are available at an additional cost.

Wellness Benefit Rider* (Policy Form 9243)

If this rider is included, it will pay the benefit amount for one of the following health screening tests. This rider is subject to a 30-day waiting period from the effective date of the rider. The benefit is payable only once per calendar year and for only one covered person.

If this optional benefit is selected, this rider covers all family members covered by the base policy. Covered screening tests may vary by state.

- Blood test for triglycerides
- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- CEA (blood test for colon cancer)
- Chest X-ray
- Colonoscopy
- Fasting blood glucose test
- Flexible Sigmoidoscopy
- Hemoccult stool analysis
- Mammography
- PSA (blood test for prostate cancer)
- Pap smear
- Serum cholesterol test
- Serum Protein Electrophoresis
- Stress test
- Thermography

Benefits Amount:

Minimum issue amount is \$50 and the maximum issue amount is \$200. Available in increments of \$50.

Catastrophic Accident Rider** (Policy Form 9245)

If this rider is included, it will pay the benefit shown after the elimination period of 180 days has been satisfied. This benefit will be payable only once per covered person for the lifetime of the policy. Catastrophic Loss means an injury resulting in the total and irrecoverable loss of the following:

1. both hands or both feet; or
2. the use of both arms or both legs; or
3. one hand and one foot; or
4. the use of one arm and one leg; or
5. sight of both eyes; or
6. hearing in both ears; or
7. the ability to speak.

Any amount paid under the Paralysis Benefit will be subtracted from any benefits due under this rider. No benefits are payable if the covered person is in a coma. No benefits are payable if the covered person is not alive at the end of the elimination period.

If this optional benefit is selected, this rider covers all family members covered by the base policy.

Benefit Amount:

Primary Insured:	Spouse:	Child:
\$100,000	\$50,000	\$50,000

*Not available in GA, MA, MI, NJ, NM, UT, VA, WA.
**Not available in ID, MA, NE, PA, TN, UT.

Agent Responsibility and Limit of Authority

The agent's contract provides that you shall observe the instructions set forth in this guide and any additional instructions that may be provided. As an agent, you are not authorized to make either verbal or written statements that might be construed as binding the Company, unless they are actually stated in the Company's contracts.

All circulars or advertisements promoting Illinois Mutual or Illinois Mutual's products which have not been prepared by the Home Office must first have written Home Office approval prior to use.

Any matters involving legal questions or state insurance departments' actions must be referred to the Home Office Legal Department immediately.

The Company pays its claims as promptly as possible. You must not settle a claim or make any promises in reference to a claim.

Rebates and Misrepresentation

You are prohibited from making or giving any:

- Statements misrepresenting the terms, benefits or advantages of any policy;
- Misleading representations as to the financial condition of any company;
- Misleading or incomplete comparison of the policies of any company;
- Rebate of the premiums as expressed in the policy or;
- Valuable consideration as an inducement for the purchase of the policy.

Market Conduct

Your long-term success in the insurance industry depends on a reputation for fair dealing and integrity. That's why making sure your clients understand what they are buying is so important.

Here are some tips to help you maintain successful market conduct:

1. Maintain regular contact with your clients.
2. Respond promptly to business inquiries.
3. Keep detailed records specifying what products were recommended and why.
4. Keep copies of all correspondence.
5. Have written acknowledgement of all forms and proposals used.

Insurance Department regulations dictate under what circumstances Illinois Mutual, as an insurer, may accept business. As the agent, you must be licensed in the state in which you are writing the application. Illinois Mutual is unable to accept business from any agent until the proper licensing and appointment requirements are met.

You must submit an Illinois Mutual Agent's Application and Form SD-274, Notification/Release of Information, along with a copy of the resident state license and any non-resident state license in which you intend to conduct business.

The following guidelines are established to comply with Insurance Department regulations and to ensure quality field underwriting:

1. Only properly licensed and appointed agents are permitted to solicit business on behalf of Illinois Mutual.
2. Agents who are not appointed with the Company are not allowed to submit business under a contracted Illinois Mutual agent in order to bypass the licensing and appointment procedure.
3. Contracted agents are not to accept brokerage business which has actually been written by an unlicensed or non-appointed agent.
4. In joint case situations, both agents involved must be licensed and appointed representatives of Illinois Mutual.

Agent Contracting and Commissions

Illinois Mutual sells DI in all states except AK, CA, DC, HI and NY. DI applications taken in states other than those listed below are not accepted. DI applications from someone whose resident state is AK, CA, DC, HI or NY also are not accepted (see Form 3192, Cross-Border Sales Policy). You must be properly licensed in all states where you sell, solicit or negotiate insurance. We require policies to be delivered in the application state.

Appointment Guide

State requirements are subject to change. Please contact our Agent Contracting and Commissions team at (800) 437-7355, ext. 753 to verify current licensing requirements for the state in which you are submitting business.

Concurrent Appointment States: In the following states, agents can be appointed after submitting the first application:

Alabama**	Maine**	Ohio^
Arizona	Maryland	Oklahoma**
Arkansas**	Massachusetts**	Oregon
Colorado	Michigan**	Rhode Island
Connecticut**	Minnesota**	South Carolina**
Delaware**	Mississippi**	South Dakota**
Florida***	Missouri	Tennessee**
Georgia**	Montana**	Texas^
Idaho**	Nebraska**	Utah**
Illinois	Nevada**	Vermont**
Indiana	New Hampshire**	Virginia^
Iowa^	New Jersey**	Washington**
Kansas^	New Mexico**	West Virginia**
Kentucky**	North Carolina**	Wisconsin**
Louisiana**	North Dakota^	Wyoming**

Pre-Appointment States: In the following states, agents must be appointed prior to submitting an application:

Pennsylvania^^

All agents must be licensed in the application state at the time of writing an application. The agent application to Illinois Mutual can be on file in the Home Office or can accompany the application (except in pre-appointment states).

Note: Some states have time limits within which Illinois Mutual must appoint agents. These time limits start on the date the first policy application is submitted to the Home Office. Policy applications will be declined if we do not receive your agent application in sufficient time to process your appointment within the time limit. Time limits are as follows (refer to state charts at left):

- ** 15-day states. These states require Illinois Mutual to appoint within 15 days of receipt of first application.
- ^ 30-day states. These states require Illinois Mutual to appoint within 30 days of receipt of first application.
- *** 45-day states. These states require Illinois Mutual to appoint within 45 days of receipt of first application.
- ^^ Agent can write on the day Illinois Mutual processes the appointment (minimum 3 working days from the date agent's paperwork is received in the Home Office).



Policy Form DI105, Policy Form BE105

Pre-Existing Condition Limitation

During the first 2 years after the Date of Issue, this Policy will not pay benefits: (1) for any conditions diagnosed or treated by a physician within 2 years prior to the Date of Issue; or (2) for any condition which caused symptoms within 2 years prior to the Date of Issue that would have caused an ordinarily prudent person to seek medical diagnosis, care or treatment. One year in MN, MT, NC, ND and VA; nine months in NH; no pre-existing time frame applicable in NM.

Exceptions and Reductions

We will not pay benefits for disability that results (a) from normal pregnancy or childbirth (not excluded in KS); (b) from intentionally self-inflicted injury or sickness; (c) from your commission or attempted commission of a felony; (d) from war, declared or not; (e) from any military service, except during active duty for training of less than 60 days. The pro rata premium will be refunded for a period during which you are not covered for such military reason; or (f) we will not pay benefits while you are incarcerated in any penal or correctional institution (not applicable in MN, ND, NJ or VA.).

Limited Benefits for Mental or Nervous Disorders, Alcoholism or Drug Abuse

The total amount payable under the policy for total disability caused or contributed to by a mental or nervous disorder or alcoholism or drug abuse shall not exceed a cumulative lifetime maximum of 24 months.

Limited Benefits for Foreign Travel

If Totally Disabled due to an injury or sickness sustained or continued while outside of the United States, Canada or Mexico, the Maximum Total Disability Benefit Period will be limited to 90 days. After the 90 day period, benefits will not be paid until returning to the United States, Canada or Mexico. Any benefits paid will be deducted from the remaining period of disability if you are still Totally Disabled upon your return to the United States, Canada or Mexico.

Policy Form WSA07

*Exceptions and Reductions**

This Policy does not provide benefits for Injuries resulting from:

- (1) War or act of war, whether declared or undeclared;*
- (2) Riding in or driving any motor-driven vehicle in a race, stunt show or speed test;*
- (3) Operating, learning to operate, serving as a crew member of or jumping or falling from any aircraft, including those which are not motor-driven. This does not include flying as a fare paying passenger;*
- (4) Engaging in hang-gliding, bungee jumping, parachuting, sailgliding, parasailing or parakiting or any similar activities;*
- (5) Participating or attempting to participate in an illegal activity and/or being incarcerated in a penal institution;*
- (6) Committing or trying to commit suicide or injuring yourself intentionally, whether you are sane or not;*
- (7) Addiction to alcohol or drugs, except for drugs taken as prescribed by your Physician;*
- (8) Practicing for or participating in any semiprofessional or professional competitive athletic contest for which you receive any type of compensation or remuneration;*
- (9) Having any sickness or declining process caused by a sickness, including physical or mental infirmity. We also will not pay benefits to diagnose or treat the sickness. Sickness means any illness, infection, or disease which is not caused by an Injury.*

**Exceptions and reductions may vary by state. Please refer to the policy for state-specific variations.*

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

For 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.