

Income Protection is
SIMPLE AS

1

2

3

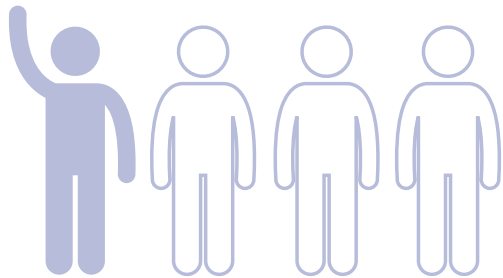


Surprising Facts About DI and Disability

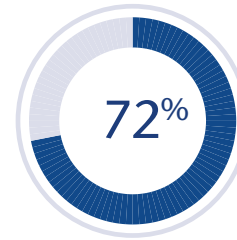
The chance of a disability may be greater than you think.

Disability Income Insurance (DI) is oftentimes an overlooked part of a sound financial plan, yet can be crucial to your financial future. If you were Totally Disabled and couldn't work to generate an income, would you have enough savings to cover your living expenses for an extended period of time? Consider these facts:

1 in 4 of today's 20-year-old workers will develop a disability before reaching age 67.



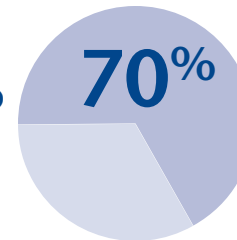
Social Security Administration, Disability Benefits, p. 1, 2022



Nearly **72%** of Americans would experience financial difficulties if their paychecks were delayed for a week.

"Getting Paid in America." American Payroll Association Survey, 2022.

Our DI can cover up to



of lost income due to disability.

Benefit amounts vary based on income level, benefit period and selections, and existing coverage(s)

Designing the Right DI Plan for You Is Simple As 1-2-3



DI protects your most important asset – your paycheck!

Your income allows you to meet your financial obligations, save for the future, and enjoy life as you know it – right?

But what if you were to become Totally Disabled* due to illness or injury and couldn't work? Would you have enough savings to cover living expenses while you get back on your feet?

Illinois Mutual's Personal Paycheck Power® disability income insurance (DI) can provide a monthly benefit to cover your basic living expenses should you experience an income-interrupting disability due to illness or injury on or off the job.

Start by answering the 3 important questions on the following pages.

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*

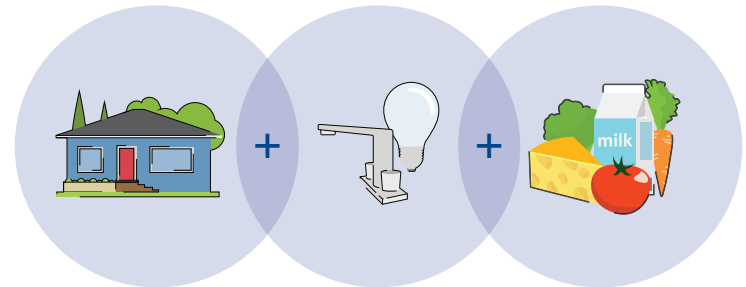
Calculating a benefit amount



Question 1: How much do you need to cover your basic monthly expenses?

While some monthly expenses can be reduced or eliminated during times of financial stress, generally, M.U.G.[®] expenses* – that is your mortgage, utilities and groceries – must be paid. Simply add up how much you pay for these basic monthly expenses. This provides an idea of how much DI you may need should you become sick or hurt and Totally Disabled.

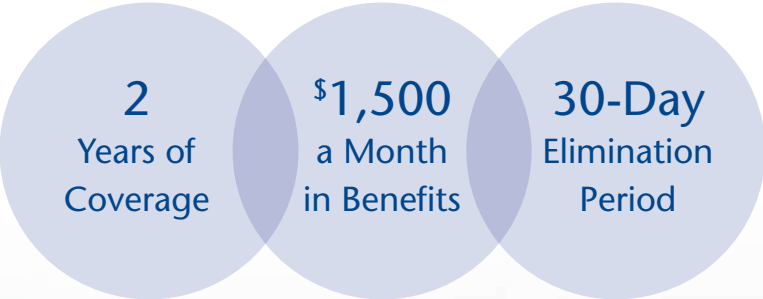
**Please note, your benefit amount is based on your earned annual income.*



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

Deciding on a benefit period

Common selections a typical Illinois Mutual policyowner might need.*

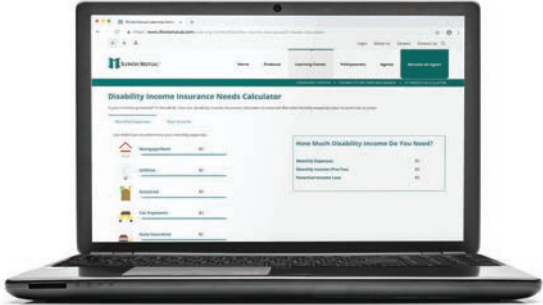


**May vary by state. For illustration purposes only.*



Question 2: How long might you need DI benefits to last?

There are several choices for benefit periods, and a plan can be built to fit your specific needs and budget. Some people find two years of coverage gives them the time they need to evaluate their options. You want to allow for recovery time and not have to rush into life decisions that may have long-lasting effects.



Use our online DI Needs Calculator on the DI Learning Center!

DINeeds.IllinoisMutual.com

Determining an elimination period

Question 3: How long could you go without a paycheck?

How long would your savings last if you lost your ability to earn an income? 1 month? 3 months? 6 months?

When you purchase DI, you'll be asked to choose your elimination period, which is the amount of time between when you become disabled and when your DI benefits begin to be paid.



*We help people achieve and
safeguard their financial security.*



To learn more about DI,
contact your Illinois Mutual
agent. Visit us at
www.IllinoisMutual.com
or find us on social media.

Policy Form DI105, Disability Income Policy

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

For policy costs and details of coverage, limitations, exclusions and terms, contact your agent or Illinois Mutual. If any discrepancies exist between this communication and the policy, the terms of the policy will control.

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