

PAYCHECK
PROTECTION
SERIES



PERSONAL
Paycheck Protection
(DI105)



Protect Your Paycheck Today

How long could you survive financially without an income? **Personal Paycheck Protection (DI105)**, a disability insurance policy from Illinois Mutual, provides a benefit if you become sick or hurt and unable to work. It's a must have for anyone who relies on their ability to bring home a paycheck.

Basic features include:

- **Guaranteed renewable** to age 67, which means as long as premiums are paid, the policy cannot be canceled
- Choose a 30, 60, 90 or 180 days, or a one or two-year **elimination period** - the amount of time between the beginning of the disability and the date you qualify to begin receiving benefits
- Choose a six month, a one, two, five, or ten year, or to age 67 **benefit period** - the maximum length of time you will receive payment from Illinois Mutual for each period of disability
- Receive base benefits in addition to Social Security or Worker's Compensation
- 24-hour coverage, 7 days a week, on or off the job
- When you pay the policy premiums, the benefits you receive are income tax free
- Receive four times the monthly benefit to spouse or estate in the event of death during a period of total disability with our built-in **Survivor Benefit**
- Waive future premiums and be reimbursed for premiums paid after 90 days of total disability with our built-in **Retroactive Waiver of Premium**
- Covered in your own occupation for a specified period of time.

Note: The ability to perform specific activities related to your occupation is an important consideration

Options

You can add options to your policy. Some of the most popular options are:

- **Return of Premium Rider** returns the premiums you paid, less claims, at age 67
- **Guaranteed Insurability Option Rider** provides the option to purchase future base benefits without evidence of good health
- **Accident Insurance** provides 24-hour coverage, 7 days a week for both on-the-job and off-the-job accidents

Availability of some features and options may vary by state and occupation class



For more information, visit:
www.PersonalPaycheckProtection.com

