

Protect your paycheck now.

When a disability strikes, your income stops but your bills don't. A disability insurance policy will give you the peace of mind that your paycheck is protected and provide you benefits in the event of an injury or illness that prevents you from working.

Take some time to review the questions answered below and talk with your Illinois Mutual agent about designing an Illinois Mutual disability insurance policy that will meet your needs and fit your budget.

Common Questions

Q. *When would I become eligible to receive my benefits?*

A. You choose when you would like benefits to begin. The most popular elimination periods are 30, 60, 90, or 180 days.

Q. *How long will my benefits last?*

A. Your benefits can last 6 months, 1 year, 2 years, 5 years, 10 years or even to age 65, based on your occupation and needs.

Q. *Are my benefits paid to me in addition to Worker's Compensation or Social Security?*

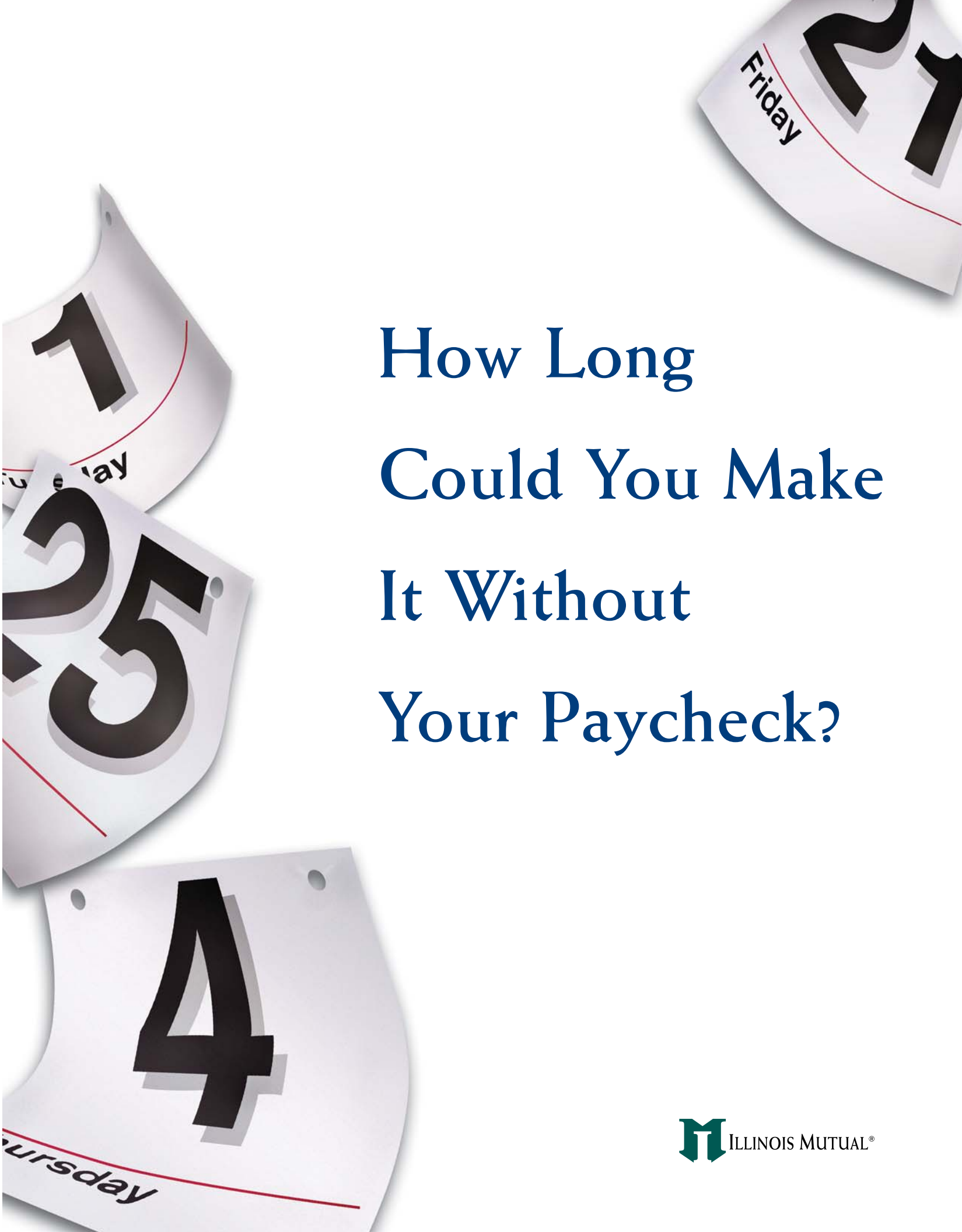
A. Yes, the base policy benefits are paid directly to you. They are not reduced by the Worker's Compensation or Social Security benefits you may be eligible for. If you choose the optional Integrated Monthly Benefit Rider, those benefits are coordinated with Worker's Compensation and Social Security.

Q. *What is the premium for this important protection?*

A. The average cost is usually 2%-3% of your annual income. But you can adjust the premium to fit your needs based on the elimination period, benefit period and monthly benefit you choose.

Q. *If I never use my coverage, will I get any of my premiums back?*

A. Yes. A very valuable rider is available, the Surrender Value Rider (SVR), which returns all your premiums at age 65, less any claims.



How Long Could You Make It Without Your Paycheck?



What if you couldn't earn a paycheck?

Anyone can become disabled. An unfortunate auto accident, weekend sports injury, or sudden illnesses can leave you unable to work. Currently, more than 1.5 million people have left the U.S. workforce due to a disabling condition, and many workers never return to work following a disability.*

If you become sick or hurt and are unable to work for even a short period of time, could you make ends meet? What would you do?

There's a solution.

Illinois Mutual disability insurance will protect you from financial devastation if you can't earn a paycheck due to an illness or injury. With Illinois Mutual disability insurance, you will receive monthly benefits to help you continue to pay your expenses.

What are your chances of experiencing an illness or injury that lasts **longer than 90 days**?

Age 30	47% chance
Age 35	45% chance
Age 40	43% chance
Age 45	40% chance
Age 50	36% chance

Without your paycheck, how would you pay your monthly expenses?

You can spend your savings.

Will it be enough? One year of disability could wipe out ten years of savings, that's if you have ten years of savings. In fact, most people spend more than they actually make in a year resulting in negative savings.*

You can sell your assets.

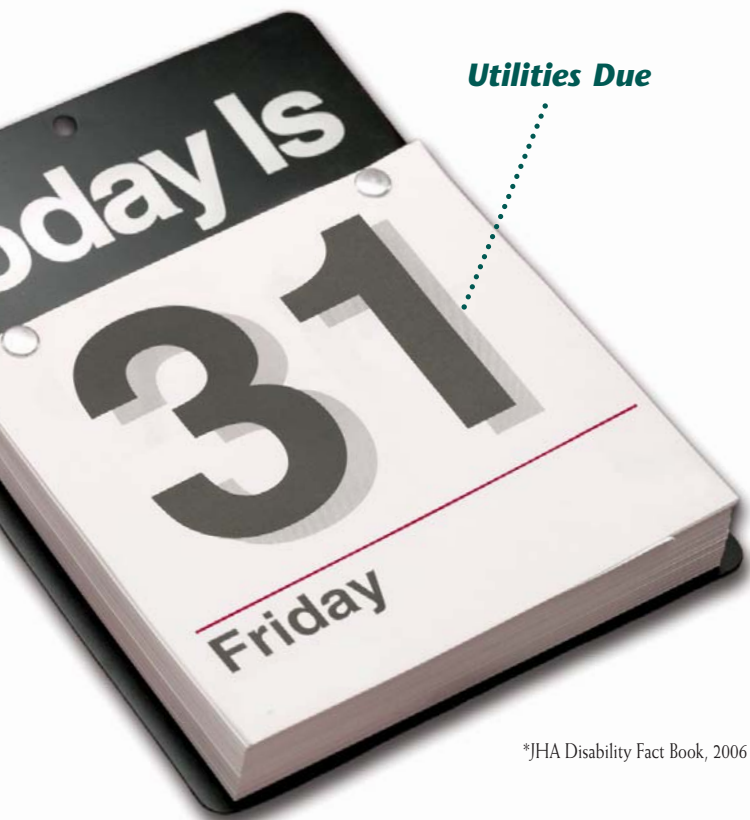
What would you sell, your house or car? Often assets sold under forced conditions are sold below market value. No one wants to sell the possessions they love and worked so hard to own.

You can rely on your spouse's income.

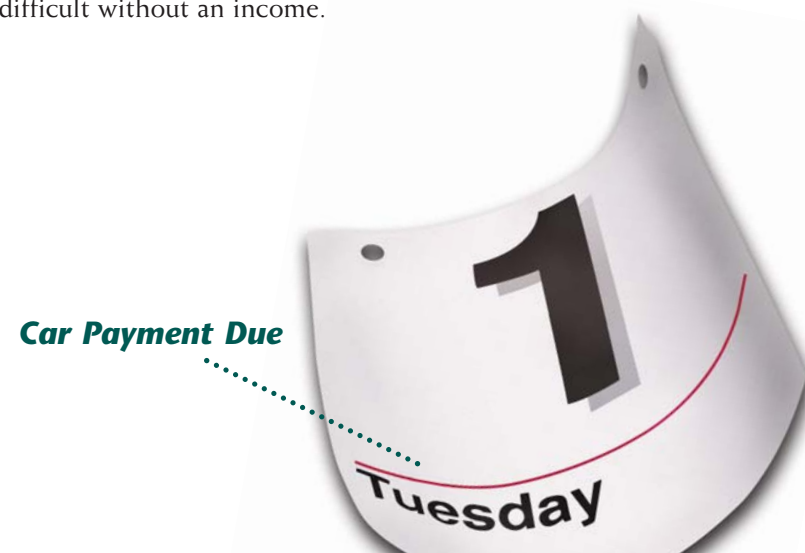
Today, many families depend on two incomes. The loss of one income could be financially devastating and cause a downward shift in your current living status.

You can borrow money.

Family and friends can only help so much and for so long. Plus, borrowing from the bank can be difficult without an income.



*JHA Disability Fact Book, 2006



How far does your paycheck have to go?

Take a minute to determine the total expenses your monthly paycheck has to cover.

Mortgage/Rent	\$ _____
Car Payments	_____
Utilities (gas, electric, phone, internet, cable)	_____
Groceries	_____
Health Insurance	_____
Childcare/Education Needs	_____
Credit Cards/Other Debt	_____
Spending Money/Other Obligations	_____
Monthly Total	\$ _____

What is your paycheck really worth?

Your ability to earn a living is your most valuable asset.

Everyday you get up and go to work, but you probably don't realize that in your lifetime you will earn a fortune. Complete this brief exercise to figure out your lifetime earning potential.

Your annual income \$ _____

x _____ number of years to age 65

= \$ _____ potential earnings (not including raises)