

# RETURN OF PREMIUM DISABILITY INSURANCE

*Income Protection  
Plus a Built-in Savings Plan*



## How Does Return of Premium DI Work?

Your income is your most valuable asset. That's why you protect it with disability insurance.

But what happens if the need to use the benefits provided by your DI policy never arises?

*By adding the Surrender Value Rider to your DI policy, you will receive 100% of your premiums paid, less any benefits received, at age 65. In other words, you get important income protection if you need it, or your money back if not.*

***It's a win-win solution!***



## Return of Premium with the Surrender Value Rider

- Your DI policy is there to help replace your lost income, if you should become disabled, in the form of a monthly benefit check.
- If at age 65 you have never been disabled and never had to use the policy, you will be reimbursed 100% of all your paid premiums.
- Even if you are disabled and receive benefits temporarily, you will receive all of your premiums paid, less any benefits received, at age 65.

## Comfort is knowing

- You can add the Surrender Value Rider to your existing disability insurance policy. If your policy has been issued within two years, simply pay the rider premium back to the date of issue.
- At age 65, select the refund method that works best for your financial planning. It can be taken in cash, left with Illinois Mutual to accrue interest, paid in installments or annuitized and paid out over your lifetime.
- If you die, the Surrender Value Rider is calculated as though the policy had lapsed. Proceeds are then payable to your beneficiary or to your estate.
- If you decide to surrender your policy prior to age 65, you can get a portion of your money back. A percentage of the premiums paid, less any benefits paid to you, is payable at time of lapse or cancellation of your policy after a certain period of time.

The Surrender Value Rider is not available in all states.

***Protect your future today  
with Return of Premium DI!***



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Rider Forms 2628-R, 2696-R,  
2689-R, 2697-R, 2945,  
2691-R and 9164.

Form 9179E (11/09)