<u>Exciting DI News for Stay-at-Home Spouses</u>

Illinois Mutual is now proud to offer disability insurance to stay-at-home spouses. We will offer coverage to spouses when their wage earning spouse has or is applying for coverage with Illinois Mutual.

Coverage available to **Stay-at-Home Spouses**

- Up to \$500 of monthly benefit
- Maximum 2 year benefit period
- Return of Premium Surrender Value Rider available
- Guaranteed Insurability Option available if the maximum monthly benefit is not initially purchased
- Your stay-at-home spouse is eligible for coverage as long as you financially qualify for coverage, if you reside with your spouse, and if your spouse does not already have disability coverage in force or applied for. If your stay-at-home spouse has a secondary part-time occupation, other guidelines may apply.

You and your stay-at-home spouse will have the security of knowing you will both have coverage should either one of you suffer a disability. An application is required and normal medical underwriting guidelines apply.

> Disability insurance from Illinois Mutual will help protect your most valuable asset – your ability to earn an income.

