

Farmers and Ranchers Need DI

As a full-time farmer or rancher, your work is active and hands-on. With long seasonal hours in unpredictable weather conditions, many consider farming and ranching labors of love. But have you ever thought what might happen if you became sick or hurt and unable to work? Health Insurance doesn't cover everything, so how would you pay your uncovered medical expenses and monthly living expenses if you experience an income-interrupting disability due to illness or injury? Disability Income Insurance (DI) from Illinois Mutual could be the answer!

Why DI Is Important to You

Being physically able to operate heavy equipment, tend to animals and harvest crops is demanding work vital to your livelihood.

You may be prone to disability because of the general labor-intensive nature of your job duties that can wear on your body over time. Exposure to harmful chemicals like pesticides and fertilizer or regularly operating heavy equipment can also present health risks. It's for these reasons that income protection makes great sense to help plan for an uncertain future.

DI pays you a monthly benefit when you can't work due to a Total Disability¹ caused from illness or injury, offering you necessary time to recover and get back on your feet.

Acreage and Herd Size Option

Even if farm expenses including depreciation result in little or no reportable income (profit) for federal income tax purposes, farmers are usually eligible for individual DI. To make getting DI coverage easy, Illinois Mutual allows you to use acreage or herd size to determine the monthly benefit amount available when income cannot be verified by tax returns.

FARM SIZE (ACRES)	AMOUNT (MONTHLY)
200+	Up to \$2,000
350+	Up to \$2,500
500+	Up to \$3,000

HERD SIZE (HEAD)	AMOUNT (MONTHLY)
24-49	Up to \$2,000
50-74	Up to \$2,500
75+	Up to \$3,000

Protection for Your Business

If you own your farm or ranch as a business, Illinois Mutual has a plan for that, too! Our Business Expense Power® (BE) policy can help protect your business if you become Totally Disabled. As a business owner, you may even qualify for additional benefits and discounts. It's just another way we're here to help you protect your income and your future.



Why DI with Illinois Mutual?



Meet budget-conscious Tom. He told his Illinois Mutual agent that he understands how DI offers peace of mind, but had concerns about the overall investment if he never needs to make a claim. His agent recommended including a return of premium (ROP) rider on his policy. With ROP, as early as age 65, he can get his money back, less any benefits paid or pending. It's a win-win: peace of mind that he has DI coverage if he needs it, and money back if not.²

Tom's agent also told him about Illinois Mutual's Guaranteed Insurability Option (GIO) rider. Now Tom has the additional peace of mind to know that when his salary increases, he doesn't have to redo the medical underwriting process. Tom is glad to know he has an agent who will help him regularly review his financial plan as his needs change.³

²From ages 65 to 67, the policyowner is eligible to receive a refund of 100% of policy premiums paid, less any benefits paid or pending. Beginning with the fifth policy year, the policyowner is eligible to receive a portion of the premiums paid, less any benefits received. The policy ends after the return of premium is paid and may not be reinstated.

³Additional coverage may be purchased up to five times every two years prior to age 55 after the policy has been in force for two years. A purchase may be accelerated in the event of a life change (marriage, death of a spouse, divorce, or birth or adoption of a child). Each option is subject to earnings qualifications.

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Illinois Mutual has not only met my expectations but has exceeded my disability claim expectations with the compassion and concern for me as an individual with this life-changing event of my health and livelihood.

-Victor, Illinois Mutual policyowner

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Contact me to help you develop a DI plan that meets your needs.



¹Total 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 varies in LA and UT.

Policy Form DI105, Disability Income Policy; Policy Form BE105, Business Expense Policy; Policy Form 9267, Guaranteed Insurability Option Rider; Policy Form 9266, Return of Premium Rider

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.

This policy and the riders have exclusions, limitations and terms under which the policy or options may be continued or discontinued. 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.