

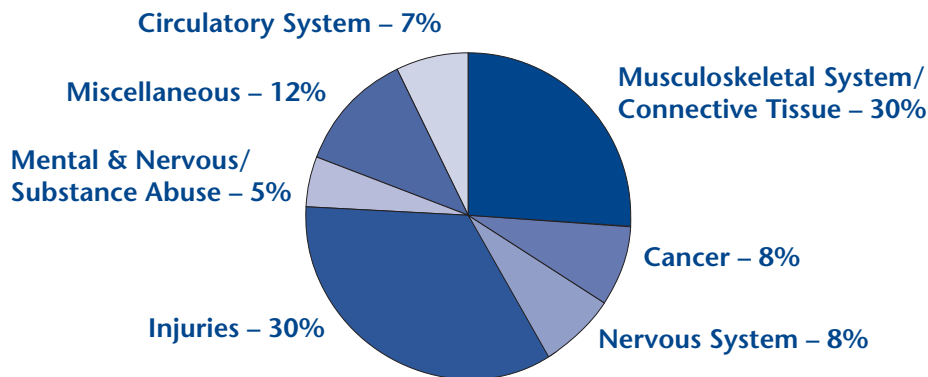


Farmers and Ranchers Need DI

As a farmer or rancher, your work is labor intensive. Being physically able to operate machinery, tend to animals, harvest crops, or perform other duties necessary to keep the farm or ranch running is vital to your livelihood. Have you ever thought about what might happen if you became Totally Disabled due to illness or injury and couldn't work? What if you couldn't do this type of work? Would you and your family be able to maintain your standard of living without your income? Your everyday lifestyle and future plans could quickly be affected. With disability income insurance (DI), you can be comfortable knowing you have a plan in place to help maintain your standard of living should the unexpected happen.*

Think it won't happen to you?

Becoming Totally Disabled can be more likely than you think. Look at this Illinois Mutual breakdown of common disorders that can leave people Totally Disabled:



Source: Illinois Mutual disability claims experience from 2014-2018 across all occupations.

Help Protect Your Income

As a farmer or rancher, you work hard to provide for others and make life comfortable for your family. A Personal Paycheck Power® DI plan from Illinois Mutual helps you protect your income should you become Totally Disabled by providing a benefit that helps pay your basic monthly expenses such as your mortgage, utilities and groceries.

Policy Basics

- Total 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 of Total Disability differs in LA and UT. See your policy for complete terms of coverage.
- Guaranteed renewable to age 67, which means that as long as premiums are paid, the policy cannot be canceled
- No offset with Social Security or workers' compensation

*In selecting coverage amounts, you should review other in force disability coverages, including any group disability income plan through your employer, which may be offset or reduced by any benefits that you may receive under this policy.

Optional Riders

You can add optional riders at an additional cost to your Personal Paycheck Power® DI policy to best fit your needs and budget. Some of our options are:

- **Return of Premium Rider:** Provides DI coverage if you need it, your money back if you don't. From ages 65 to 67, you are eligible to receive 100% of premium paid less any benefits already paid when your policy ends. In the event you cancel the policy within the first 4 policy years, no premium is returned. However, if you cancel the policy after the fourth policy year, but before age 65, you are eligible for a return of a percentage of premiums paid less any benefits received. Any benefits that may accrue under the Policy after the Return of Premium amount has been paid will be payable only to the extent such benefits exceed the Return of Premium amount. The policy will end upon payment of Return of Premium and will not be eligible for reinstatement.
- **Guaranteed Insurability Option Rider:** Allows you to get the DI coverage you need now with the option to purchase additional coverage in the future without evidence of good health. You can purchase additional coverage every 2 years up to five times prior to age 55. (You do not need to wait 2 years if you had a life change, defined as a marriage, death of a spouse, divorce or birth or adoption of a child; instead within 3 months of a life change, you may purchase additional coverage.)
- **Retroactive Injury Benefit Rider:** Pays benefits from the date of total disability due to injury if total disability occurs within 30 days of the injury and continues through the elimination period.
- **Activities of Daily Living Rider:** Pays an additional benefit if you cannot perform two or more of the activities of daily living or if you are cognitively impaired.

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

Protection for Your Business

If you own a small 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.

Herd Size (Head)	Amount (Monthly)
24-49	Up to \$2,000
50-74	Up to \$2,500
75+	Up to \$3,000

For more information, contact:

Policy Form DI105, Disability Income Policy
Policy Form BE105, Business Expense Policy
Policy Form 9253, Retroactive Injury Benefit
Policy Form 9259, Activities of Daily Living Rider
Policy Form 9266, Return of Premium Rider
Policy Form 9267, Guaranteed Insurability Option Rider

Not available in AK, CA, DC, HI or NY. Coverage and availability may vary in other states.

Illinois Mutual, its agents and representatives may not give legal or tax advice. An independent tax advisor should be consulted regarding individual circumstances.

For costs and details of coverage, limitations, exclusions and terms, contact Illinois Mutual. If any discrepancies exist between this communication and the policy, the terms of the policy will control.

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