

PAYCHECK
POWERSM
SERIES



Protect Your Paycheck Today

How long could you survive financially without an income? **Personal Paycheck PowerSM**, an individual disability income insurance policy from Illinois Mutual, provides a benefit if you become sick or hurt and unable to work. It's a must have for anyone who relies on their ability to bring home a paycheck.

Basic policy features include:

- **Guaranteed renewable** to age 67, which means as long as premiums are paid, the policy cannot be canceled
- Choose a 30, 60, 90 or 180 days, or a one or two-year **elimination period*** - the amount of time between the beginning of the total disability and the date you qualify to begin receiving benefits
- Choose a six month, a one, two, five, or ten year, or to age 67 **benefit period*** - the maximum length of time you will receive payment from Illinois Mutual for each period of disability
- Receive disability benefits in addition to Social Security or Worker's Compensation
- 24-hour coverage, 7 days a week, on or off the job
- Receive four times the monthly benefit to spouse or estate in the event of death during a period of total disability with our built-in **Survivor Benefit**
- Waive future premiums after 90 days of total disability, including reimbursement of any premiums paid during the 90 days of total disability with our built-in **Retroactive Waiver of Premium**
- Coverage if you are totally disabled from your own occupation for a specified period of time (generally two years, but may be shorter*) and then for any occupation.

Options

You can add options to your **Personal Paycheck PowerSM** policy. Some of the most popular options are:

- **Return of Premium Rider** returns the premiums you paid, less claims, at age 67
- **Guaranteed Insurability Option Rider** provides the option to purchase future base benefits without evidence of good health[†]

[†] Certain policy and underwriting limits apply including not available after age 55, each exercise must be at least 24 months apart and at least \$100 and may be exercised no more than five times.

- **Accident Insurance** provides 24-hour coverage, 7 days a week for both on-the-job and off-the-job accidents

Options generally have an additional premium. Availability of some features and options may vary by state and occupation class. This policy has exclusions, limitations and terms under which the policy or options may be continued or discontinued. For costs and complete details of the coverage, contact your agent or Illinois Mutual. *May vary by state.



For more information, visit:

www.PersonalPaycheckPower.com

