



Return of Premium Rider

Your ability to earn an income is one of your most valuable assets – that’s why you should help protect it with Personal Paycheck Power® disability income insurance (DI). But, what if you never need to use your DI policy? When you add the Return of Premium Rider* to your policy, you have important DI coverage if you need it and your money back if you don’t.

Return of Premium Rider – A Simple Solution

- Rest easy knowing that at age 65 you can be reimbursed for 100% of the premiums you paid, less any benefits already received.**
- If you choose to continue your coverage until the Renewal Age of 67, you will be reimbursed 100% of premiums you paid at that time, less any benefits already received.
- Within two years of your existing DI policy’s effective date, you can add the Return of Premium Rider by paying the rider premium back to the date of issue.†
- Your Return of Premium payment, if any, will be paid to you in cash.
- If you die, the Return of Premium Rider is calculated as though the policy had lapsed and proceeds are then payable to your beneficiary or estate.

Illinois Mutual has returned OVER \$83 MILLION to policyowners with return of premium DI since 1972!*

**As of 10/31/13*

*Return of Premium Rider is available at additional cost.

** The policy will end upon payment of Return of Premium and will not be eligible for reinstatement. 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. Clients who choose to discontinue their coverage prior to age 65 may be reimbursed a percentage of premiums paid less any benefits already received.

† Premiums paid on Return of Premium Rider added more than 6 months after effective date of DI policy subject to 6% interest.

Policy Form DI105, Disability Income Policy
Policy Form 9266, Return of Premium Rider

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

These policies have terms, exclusions and limitations under which the policies may be continued in force or discontinued. For costs and complete details of the coverage, contact your agent or Illinois Mutual.