

## 5% Premium Discount

You are eligible to receive a 5% premium discount on an Illinois Mutual **Personal Paycheck Power**® policy and **Business Expense Power**® policy when both policies are submitted at the same time and issued. The 5% discount applies to both policies. Together, your policies can cover a portion of your net personal income and eligible business expenses based on your particular policies.

## Learn More Today

Because agriculture may be one of the most hazardous industries in the United States, the decision to buy individual disability income insurance as well as business expense disability income insurance is even more important.



*Ask your agent if you qualify for the Business Owner Class Upgrade!*

C9514 (4/14)

Policy Form D105, Disability Income Policy  
Policy Form BE105, Business Expense Disability Income Policy  
Not available in AK, CA, DC, HI or NY. Coverage and availability may vary in other states.  
These policies have exclusions, limitations and terms under which the policies may be continued or discontinued.  
For costs and complete details of the coverage, contact your agent or Illinois Mutual.  
Pursuant to IRS Circular 230, statements made in this communication regarding taxation of insurance products are not intended to (and cannot) be used to avoid IRS penalties and are for general information purposes only. Illinois Mutual, its agents and representatives may not give legal or tax advice. An independent tax advisor should be consulted regarding individual circumstances.

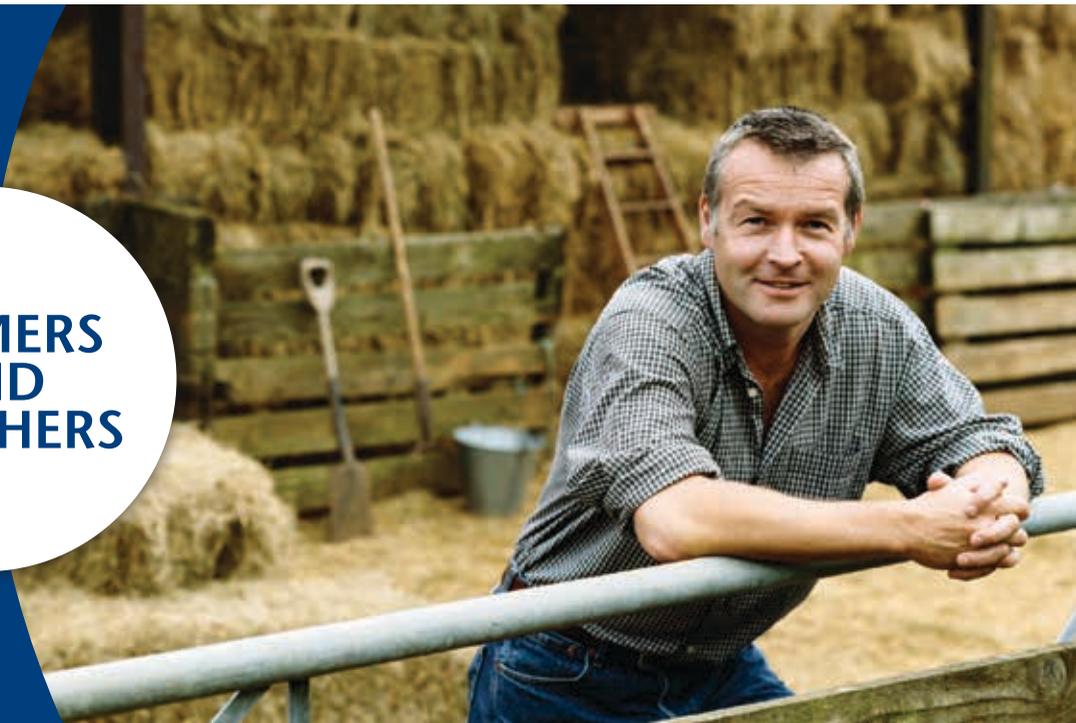
Illinois Mutual, headquartered in Peoria, Illinois, is an experienced provider of life insurance, disability income insurance and workplace insurance. Founded in 1910, the Company conducts business in 47 states through an extensive network of independent agents.

**ILLINOIS MUTUAL**  
Life Insurance Company  
300 S W Adams Street Peoria, IL 61634  
800.437.7355  
www.IllinoisMutual.com

PAYCHECK  
POWER®  
SERIES

**FARMERS  
AND  
RANCHERS**

**ILLINOIS MUTUAL**®



## DI is important for farmers and ranchers

As a farmer or rancher, you understand there's a possibility of being injured while working. In 2009, an estimated 42,000 work-related injuries occurred to adults living or hired to work on U.S. farms.<sup>1</sup> What would you do if you became sick or hurt and totally disabled? Disability income insurance (DI) from Illinois Mutual can help you prepare for the unexpected and help ensure your livelihood is safe.

<sup>1</sup>National Agricultural Statistics Service, Agricultural Statistics Board, United States Department of Agriculture, Agricultural Safety: 2009 Injuries to Adults on Farms, May 2013. Not all injuries resulted in disability.

## Farmers can get DI coverage

Even if farm depreciation and expenses result in little or no reportable income for federal income tax purposes, farmers are usually eligible for individual and business expense 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.

Amount (Monthly)	Herd Size (Head)	Farm Size (Acres)
Up to \$1,500	24-49	200+
Up to \$2,000	50-74	350+
Up to \$2,500	75+	500+

## How far does your income go?

Take a minute to determine the total expenses your income has to cover.

Personal Paycheck Power <sup>®</sup>		Business Expense Power <sup>®</sup>	
Mortgage/Rent	\$ _____	Depreciation	\$ _____
Utilities	_____	Payroll Taxes	_____
(gas, electric, phone, internet, cable)	_____	Employee Salaries	_____
Groceries	_____	Property Taxes	_____
Car Payments	_____	Utilities (outbuilding's gas, electric)	_____
Other Insurance (auto, home, health, life)	_____	Interest on Notes	_____
Childcare/Education Needs	_____	<b>Monthly Total</b>	\$ _____
Credit Cards/Other Debt	_____	(Business expense	_____
Spending Money/Other Obligations	_____	DI needed)	_____
<b>Monthly Total</b>	\$ _____		

## Personal Paycheck Power<sup>®</sup>

Disability income insurance helps protect your ability to earn a living. With a **Personal Paycheck Power<sup>®</sup>** policy, if you become sick or hurt and totally disabled, you'll receive benefits that help you continue paying living expenses.\*

## Business Expense Power<sup>®</sup>

As a farm or ranch owner, if you become sick or hurt and totally disabled, **Business Expense Power<sup>®</sup>** provides a benefit to help reimburse you for eligible business expenses each month.\*\* By continuing to pay the ongoing eligible expenses†, you can help keep your business intact until you return to work or sell your business. In addition, the Business Expense Power<sup>®</sup> benefit helps free up other money you may need to help cover hospital bills, personal living expenses, and your family's needs.

Please note, although premiums paid for Business Expense Power<sup>®</sup> generally are tax-deductible as a business expense, benefits received under the plan must be treated as business income.

\*Subject to policy conditions.

\*\*If using the acreage/herd size to determine individual benefit, it must also be used to determine the business expense benefit.

†See the policy for eligible expenses.