

PAYCHECK  
POWER®  
SERIES



FARMERS  
AND  
RANCHERS

**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.

**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.

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

**How far does your income go?**

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

**Personal Paycheck Power®**

Mortgage/Rent \$ \_\_\_\_\_

Utilities (gas, electric, phone, internet, cable) \_\_\_\_\_

Groceries \_\_\_\_\_

Car Payments \_\_\_\_\_

Other Insurance (auto, home, health, life) \_\_\_\_\_

Childcare/Education Needs \_\_\_\_\_

Credit Cards/Other Debt \_\_\_\_\_

Spending Money/Other Obligations \_\_\_\_\_

**Monthly Total** \$ \_\_\_\_\_  
(DI needed)

**Business Expense Power®**

Depreciation \$ \_\_\_\_\_

Payroll Taxes \_\_\_\_\_

Employee Salaries \_\_\_\_\_

Property Taxes \_\_\_\_\_

Utilities (outbuilding's gas, electric) \_\_\_\_\_

Interest on Notes \_\_\_\_\_

**Monthly Total** \$ \_\_\_\_\_  
(Business expense DI needed)

<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.

## Personal Paycheck Power®

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

## Business Expense Power®

As a farm or ranch owner, if you become sick or hurt and totally disabled, **Business Expense Power®** 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® 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® generally are tax-deductible as a business expense, benefits received under the plan must be treated as business income.

## 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!*

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.

\*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.

Policy Form DI105, 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.

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