

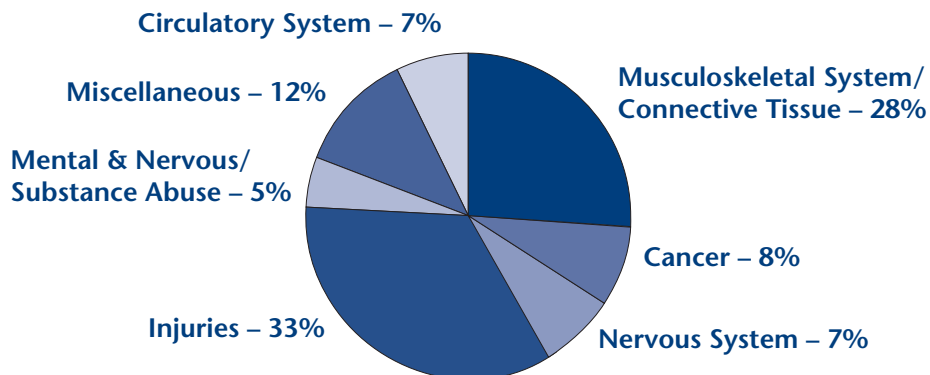


Farmers Need DI

As a farmer, 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 running is vital to your livelihood. Have you ever thought about what might happen if you became sick or hurt and Totally Disabled? What if you couldn't work as a farmer? 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 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 2011–2015 across all occupations.

Help Protect Your Income

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

Policy Basics

- 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 Totally Disabled from any occupation
- Guaranteed renewable to age 67, which means that as long as premiums are paid, the policy cannot be canceled
- Receive a base benefit in addition to 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® policy to best fit your needs and budget. Some of our options for farmers 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. 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.
- **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 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.) No more than 5 purchase options can be made.
- **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)	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

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 sick or hurt and 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.

For more information, contact:

*Policy Form D1105, 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.

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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