



# 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<sup>1</sup> 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

Mike<sup>2</sup>, a 35-year-old non-tobacco user, is interested in a DI policy, but is reluctant to pay for something he may not use. He’s looking for a 90-day elimination period with a To Age 67 benefit period. Here’s how the Return of Premium Rider can work for him:

Selection	Monthly Premium	Monthly Premium
Total Monthly Benefit (\$2,000/month)	\$36.31	\$36.31
Return of Premium Rider	\$ 0.00	\$18.15
<b>Total Premium</b>	<b>\$36.31</b>	<b>\$54.46</b>

Without the Return of Premium Rider, Mike would pay a monthly premium of \$36.31 for DI coverage, but would receive no Return of Premium upon termination of the policy or at the Renewal Age.

The difference in these two options is just \$18.15 per month.

Total Return of Premium to Mike (assuming no claim(s) paid) at Age 67	
Without Return of Premium Rider	With Return of Premium Rider
\$0.00	\$20,912.64

Paying an additional \$18.15 per month for the Return of Premium Rider gives Mike the opportunity to receive a Return of Premium of \$20,912.64 at age 67. If Mike received benefits under his policy over the years, the Return of Premium amount would be reduced by the amount of benefits paid.<sup>3</sup>

**Illinois Mutual has returned OVER \$109 MILLION to policyowners with return of premium DI since 1972!\***  
\*As of 12/31/2016

<sup>1</sup>Return of Premium Rider is available at additional cost.  
<sup>2</sup>For illustration purposes only. Actual benefits and premiums rates are determined individually and are subject to underwriting results. Age, health, occupation, and gender can impact premium rates. Options have an additional cost. Availability of some features and options may vary by state, benefit period and occupation class. Sample illustrations based off of occupation class 5, IL rates, non-tobacco user, no health concerns, standard height and weight.  
<sup>3</sup>The amount of any pending claim would reduce the Return of Premium amount.

## STRENGTH

Our strong capital position is backed by \$1.43 billion in assets, a surplus of \$226.0 million, and a surplus to asset ratio of 15.7%.

*As of 12/31/16*

## STABILITY

We have been in business for over 100 years.



## VALUES

We are a family-operated business for five generations.

## SUPPORT

We are a mutual insurance company that focuses on the interests of our policyowners. We conduct business with a long-term strategic view.

### Pre-Existing Condition Limitation

During the first 2 years after the Date of Issue, this Policy will not pay benefits: (1) for any conditions diagnosed or treated by a physician within 2 years prior to the Date of Issue; or (2) for any condition which caused symptoms within 2 years prior to the Date of Issue that would have caused an ordinarily prudent person to seek medical diagnosis, care or treatment. One year in MN, MT, NC, ND and VA; nine months in NH; no pre-existing time frame applicable in NM.

### Exceptions and Reductions

We will not pay benefits for disability that results (a) from normal pregnancy or childbirth (not excluded in KS); (b) from intentionally self-inflicted injury or sickness; (c) from your commission or attempted commission of a felony; (d) from war, declared or not; (e) from any military service, except during active duty for training of less than 60 days. The pro rata premium will be refunded for a period during which you are not covered for such military reason; or (f) we will not pay benefits while you are incarcerated in any penal or correctional institution (not applicable in MN, ND, NJ or VA.).

### Limited Benefits for Mental or Nervous Disorders, Alcoholism or Drug Abuse

The total amount payable under the policy for total disability caused or contributed to by a mental or nervous disorder or alcoholism or drug abuse shall not exceed a cumulative lifetime maximum of 24 months.

### Limited Benefits for Foreign Travel

If Totally Disabled due to an injury or sickness sustained or continued while outside of the United States, Canada or Mexico, the Maximum Total Disability Benefit Period will be limited to 90 days. After the 90 day period, benefits will not be paid until returning to the United States, Canada or Mexico. Any benefits paid will be deducted from the remaining period of disability if you are still Totally Disabled upon your return to the United States, Canada or Mexico.

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.

For costs and details of coverage, limitations, exclusions and terms, contact your agent or Illinois Mutual.

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*Edited 7/17*