

Why DI?

What is your greatest asset: Your home? Your Business? They both are vital to your lifestyle, and they are the result of your most valuable asset - your ability to earn an income. If you become too sick or hurt to work, what would happen to everything you have worked so hard to build for yourself, your family and your future?



"It won't happen to me."

You probably think of a disability as something that happens to other people. But simply believing "it won't happen to me" doesn't mean at sometime in your life you won't be faced with a disabling illness or injury. Becoming too sick or hurt to work can happen to anyone at any time.

*Frequency of Disabling Injuries

Class	One Every...
All	1 second
Motor Vehicle	15 seconds
Work	10 seconds
Workers Off-the-Job	3 seconds
Home	2 seconds
Public Non-Motor Vehicle	4 seconds

* Source: National Safety Council, Injury Facts 2010 Edition

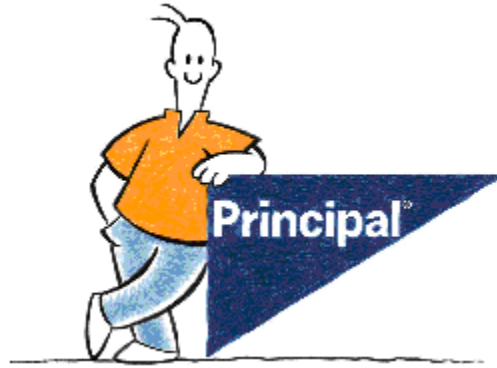
Why is your income your greatest asset?

Age	Annual Salary						
	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000
30	1,850,000	2,775,000	3,700,000	5,550,000	7,400,000	9,250,000	11,100,000
35	1,600,000	2,400,000	3,200,000	4,800,000	6,400,000	8,000,000	9,600,000
40	1,350,000	2,025,000	2,700,000	4,050,000	5,400,000	6,750,000	8,100,000
45	1,100,000	1,650,000	2,200,000	3,300,000	4,400,000	5,500,000	6,600,000
50	850,000	1,275,000	1,700,000	2,550,000	3,400,000	4,250,000	5,100,000
55	600,000	900,000	1,200,000	1,800,000	2,400,000	3,000,000	3,600,000
60	350,000	525,000	700,000	1,050,000	1,400,000	1,750,000	2,100,000

The table shows how much money you could earn if you work until you reach the age of 67

This is an illustration and not a contract





Individual Disability Income Insurance

How solid is your financial foundation?

While many people recognize the need to insure personal belongings like cars and homes, many neglect to insure what provides those belongings – their income.

Your income is the foundation of your financial security. Would you be able to maintain your current lifestyle without it?

If you're like most people, the answer is "no." Without your income, dreams for retirement, education desires for your children, or passing on assets may not become a reality.



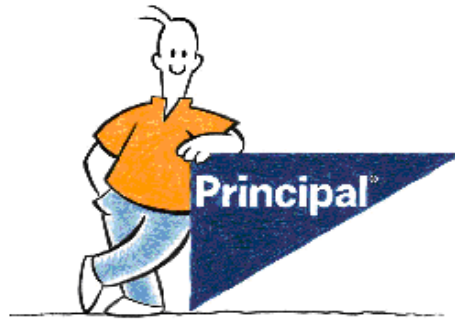
Protect your ability to work and earn an income today with Individual Disability Income insurance from Principal Life Insurance Company.

Contact me for more information

This is a general summary only. Additional guidelines apply. Disability insurance has limitations and exclusions. For costs and complete details of coverage, please contact me.

Principal Life Insurance Company, Des Moines, IA 50392 | www.principal.com

DI 2040 | 11/2009 | #8500102011



Individual Disability Income Insurance

What are your odds of a disabling injury or illness?

You probably insure your home, your car and other personal assets. But what about the income that provides those assets? You might be surprised to learn what poses the greatest threat to most people during the course of one year. Consider these statistics:

Odds for risks	Covered by insurance
1 out of 5	that your auto will be damaged in an accident
1 out of 21	that you will have a disabling accident
1 out of 96	that you will have a fire
1 out of 114	that you will die

Sources: National Safety Council, World Almanac, 2004 National Underwriter Field Guide

In the U.S., a disabling injury occurs every 1 second, a fatal injury occurs every 4 minutes. - National Safety Council®, Injury Facts® 2008 Ed.

WHAT IS AT RISK?

Did you know: During a prolonged illness or injury, you could lose your income and everything it provides? Even if you save 10% of your salary, one year of disability could easily wipe out your savings.

Potential Earnings to Age 65
(Assuming 5% annual salary increase)

Age	Annual Income		
	\$50,000	\$100,000	\$150,000
30	\$4,516,000	\$9,032,000	\$13,548,000
35	\$3,322,000	\$6,644,000	\$9,966,000
40	\$2,386,000	\$4,773,000	\$7,159,000
45	\$1,653,000	\$3,307,000	\$4,960,000

These amounts show why you should protect your most valuable asset - your ability to work and earn an income.

Let's calculate how much you could earn in your lifetime:

$$\begin{array}{ccccccc}
 \$ & \boxed{} & \times & \boxed{} & = & \$ & \boxed{} \\
 & \text{Your current} & & \text{Years until} & & & \text{Your future earnings (Not} \\
 & \text{earnings} & & \text{age 65} & & & \text{including any annual increases)}
 \end{array}$$

IS YOUR INCOME ADEQUATELY PROTECTED?

List your expenses and the possible sources of income you would have if you were unable to work due to an injury or illness. Could you make ends meet?

Monthly Disability Income and Benefits		Monthly Expenses	
Group Disability Insurance Benefit (after taxes)	\$ _____	Mortgage/rent	\$ _____
Individual Disability Income Insurance Benefit	\$ _____	Utilities and household expenses	\$ _____
Monthly Social Security Disability Benefit (if any)	\$ _____	Groceries and household supplies	\$ _____
Additional household income (rental, spouse, investments etc.)	\$ _____	Auto payments and expenses	\$ _____
		Loans, credit cards and charge accounts	\$ _____
		Insurance premiums	\$ _____
		Child care	\$ _____
		Savings and investments	\$ _____
		Other	\$ _____
	Total \$ _____		Total \$ _____

Subtract your expenses from the total income. Is there an income shortage? **If the answer is "yes," now is the time to get the protection you need with an individual disability income insurance policy from Principal Life Insurance Company.**

Three out of 10 workers between the ages of 25 and 65 will experience an accident or illness that keeps them out of work for 3 months or longer.
- Social Security Administration, Fact Sheet, January 31, 2007



WE'LL GIVE YOU AN EDGE®

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Insurance Issued by Principal Life Insurance Company, a member of the Principal Financial Group, Des Moines, IA 50392
 Disability insurance has certain limitations and exclusions. For costs and complete details of coverage, contact your Principal Life Representative.

This is a general summary only; additional guidelines and state variations apply. Not approved in all states.
 Visit principal.com/distateapprovals for more information.

Principal Life Insurance Company, Des Moines, IA, 50392

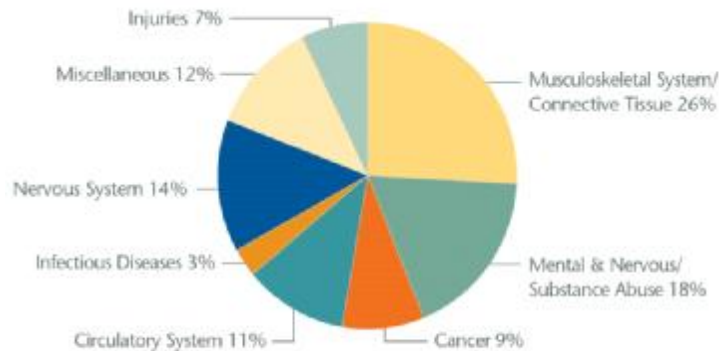


Individual Disability Income Insurance

Are you planning a long vacation?

You probably plan ahead, even for a short vacation. But, you may not have planned ahead for an unexpected "vacation" - a disability that keeps you out of work.

Disabilities play no favorites and the causes of disability may surprise you. Here's a typical breakdown (by percentage of claims) of some typical reasons an individual may become disabled.



Source: Principal Life Disability insurance claims incurred as of March 2009. The above is for illustration purposes only and is not intended as an inclusive representation of all claims.

Your financial foundation

If you couldn't work because you were injured in an accident or became ill, how would you make ends meet during this "long vacation?" Think about what your income provides and what would happen to your lifestyle and dreams for the future if you could no longer work and earn an income.

An Individual Disability Income insurance policy from Principal Life can help you pay for necessary living expenses in the event of a disability – helping you continue focusing on your future needs, such as retirement funding or a child's college education.

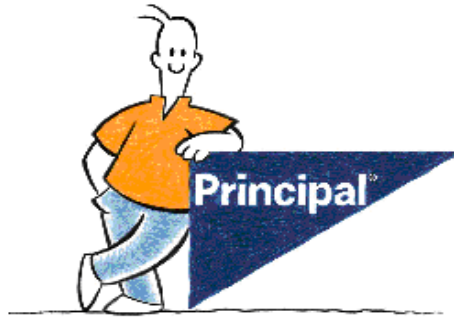
For more information

Your income pays for your lifestyle - today and tomorrow. Be prepared for the unexpected vacation. Contact me for more information.

Disability Income Insurance has certain limitations and exclusions. For costs and complete details of coverage, contact your Principal Life representative.

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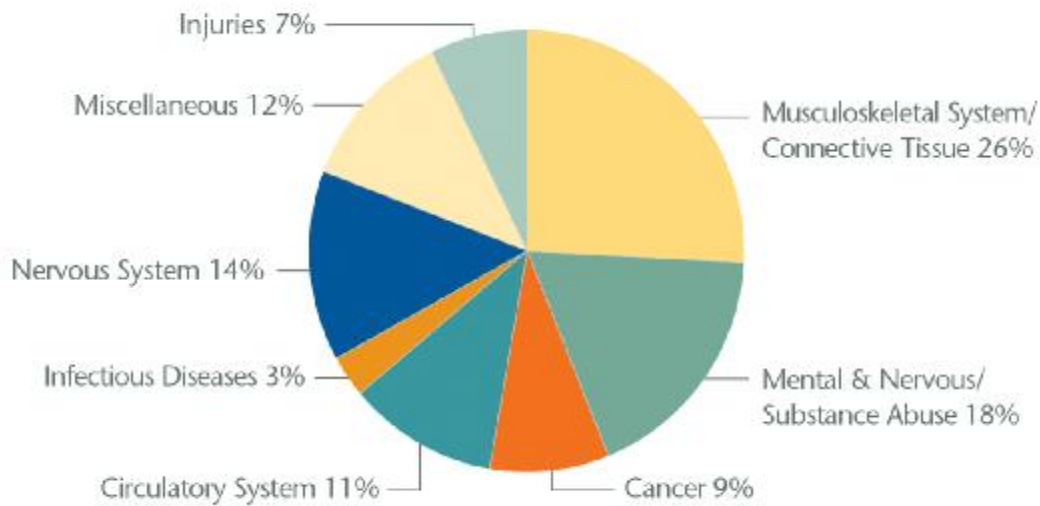


Individual Disability Income Insurance

Disabilities play no favorites

Disabilities play no favorites, but with Individual Disability Income (DI) insurance from Principal Life Insurance Company, you can feel secure in knowing that you're protecting your most valuable asset – your ability to earn an income. Avoid the financial strain even a short-term disability can cause when you're too sick or hurt to work.

The causes of disability may surprise you! Here's a breakdown (by percentage of claims) of some typical reasons an individual may become disabled:



Source: Principal Life Disability insurance claims incurred as of March 2009. The above is for illustration purposes only and is not intended as an inclusive representation of all claims.

Protect your ability to work and earn an income today with Individual DI insurance from Principal Life Insurance Company.

The above is for illustration purposes only and is not intended as a comprehensive representation of circumstances surrounding the claims displayed, an inclusive representation of all claims, or a promise to pay specific claims.

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DI 1024 | 11/2009 | #9231112011

Sample disability claims

Principal Life Disability Insurance claims as of March 2009

Occupation	Age	Diagnosis	Total Paid
Accountant	53	Lyme Disease	\$23,707
Attorney	46	HIV	\$471,559
Bank Officer	48	Chronic Fatigue Syndrome	\$395,351
Computer Consultant	44	Back	\$696,583
Computer Programmer	55	Depression	\$271,700
Corporate Executive	54	Cancer	\$101,605
CPA	51	Back	\$279,882
Dentist	54	Back	\$388,809
Engineer	53	Heart Condition	\$266,112
Physician	39	Bipolar	\$174,910
Physician	34	Vision	\$1,013,380
Business Owner	36	Back	\$23,210
Nurse – RN	38	Depression	\$205,150
Pharmacist	39	Lupus	\$96,162
Psychiatrist	41	Chronic Fatigue Syndrome	\$967,727
Psychologist	50	Muscle Pain	\$224,701
Realtor	50	Cancer	\$15,950
Veterinarian	46	Asthma	\$58,115
Bank Officer	41	Stroke	\$91,000

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Individual Disability Income Insurance

Are you protecting the right asset?

During today's turbulent economic times, it's critical to continue making sound decisions when it comes to your overall financial portfolio. Risk protection products, such as life and disability insurance, are prudent ways to expand your portfolio and help protect what's most important to you.

Your lifestyle and dreams for the future depend on your ability to work and earn an income. To help protect what you've worked so hard to achieve, consider purchasing an individual disability income (DI) insurance policy. This policy can be stand alone protection or wrapped around existing group disability benefits. This way, if you lose your group benefits for any reason (job loss, cancellation of benefits, etc.), you're still protected.



What is at risk?

Did you know: During a prolonged illness or injury, you could lose your income and everything it provides? Even if you save 10% of your salary, one year of disability could easily wipe out your savings.

Potential Earnings to Age 65
(Assuming 5% annual salary increase)

Age	Annual Income		
	\$50,000	\$100,000	\$150,000
30	\$4,516,000	\$9,032,000	\$13,548,000
35	\$3,322,000	\$6,644,000	\$9,966,000
40	\$2,386,000	\$4,773,000	\$7,159,000
45	\$1,653,000	\$3,307,000	\$4,960,000

How much DI insurance do you need?

Calculate your income protection needs

List your expenses and the possible sources of income you would have if you were unable to work due to an injury or illness. Could you make ends meet?

Monthly Disability Income and Benefits

Group Disability Insurance Benefit (after taxes) \$ _____
 Individual Disability Income Insurance Benefit \$ _____
 Monthly Social Security Disability Benefit (if any) \$ _____
 Additional household income (rental, spouse, investments etc.) \$ _____

Total \$ _____

Monthly Expenses

Mortgage/rent \$ _____
 Utilities and household expenses \$ _____
 Groceries and household supplies \$ _____
 Auto payments and expenses \$ _____
 Loans, credit cards and charge accounts \$ _____
 Insurance premiums \$ _____
 Child care \$ _____
 Savings and investments \$ _____
 Other \$ _____

Total \$ _____

Subtract your expenses from your total monthly disability benefits and additional income. If there is an income shortage, consider protecting your income with an Individual DI insurance policy from Principal Life Insurance Company.

The cost

You can design a Principal Life Individual DI policy to meet your budget parameters.

Age	Sample Male Monthly Premium	Sample Female Monthly Premium
30	\$27.54	\$44.86
40	\$40.09	\$59.16
50	\$61.07	\$74.84

To estimate your premium for a larger benefit amount, complete the following:

$$\boxed{} \times \text{Multiple of coverage (e.g., 3 for \$3,000)} = \boxed{} \text{ Estimated monthly premium*}$$

Assumptions: Alabama resident, To Age 65 Benefit Period and Your Occupation Period, Nonsmoker, \$1,000 maximum monthly benefit, 90-day elimination period, 3A occupation class.

* Your specific premium depends on a variety of factors, including but not limited to, gender, age, smoking status, benefit amount, elimination period, resident state and occupation class.

FOR MORE INFORMATION

Contact your local representative.



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JJ 1130-4 | 02/2011 | #1599022011



Disability Insurance

Questions to Ask About Your Group LTD Program

Insuring your income could be one of the most important things you ever do. It's natural to insure your home, car and other valuables. Why not protect the funds that provide these items – your income? If you were too sick or hurt to work, would your Group Long-Term Disability (LTD) insurance plan compensate you enough to cover your monthly bills?

Below are ten questions to help you develop a better understanding of your Group LTD insurance coverage.

1. How long must I wait before collecting Group LTD insurance benefits?
2. What percentage of pay (if any) will I receive during the waiting period?
3. If partial benefits are provided, do I have to be totally disabled during the waiting period?
4. What percentage of my pay will I receive from this benefit? What is the maximum monthly benefit? Is bonus income or incentive pay covered?
5. How long will the plan cover me in my chosen occupation?
6. Will the plan pay benefits if I am working at a reduced capacity?
7. To what extent will I have to pay taxes on benefits received?
8. To what extent will I be responsible for medical insurance premiums and other benefits previously provided by my employer?
9. Will my benefits be adjusted for cost of living increases on an annual basis?
10. Can I retain my coverage should I change employers?

***If the answers to these questions are of concern to you,
contact me to discuss your disability insurance options.***



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Disability insurance has exclusions and limitations. For costs and complete details of the coverage, contact your Principal Life financial representative.

JJ 1242-2 | 03/2011 | #2119032011

Do You Own Half A Health Insurance Policy?

Are your health insurance plans out of balance?

A Balanced Health Insurance Plan

Health Insurance helps cover:

- | Hospital bills
- | Doctor's bills
- | Medications
- | Other medical treatment



Disability Income Insurance helps provide funds for:

- | Food
 - | Clothing
 - | Housing
 - | Transportation
 - | Insurance premiums
 - | Continued retirement
 - | College education
- if you are unable to earn an income due to a disability.

An Unbalanced Health Insurance Plan



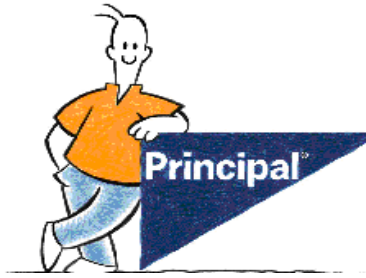
You have health insurance to cover medical expenses. Can you afford to self-insure your income potential of:

\$ _____ (annual income x years to age 65)

Disability income insurance has certain limitations and exclusions.
For costs and complete details of coverage, contact your Principal Life financial representative.

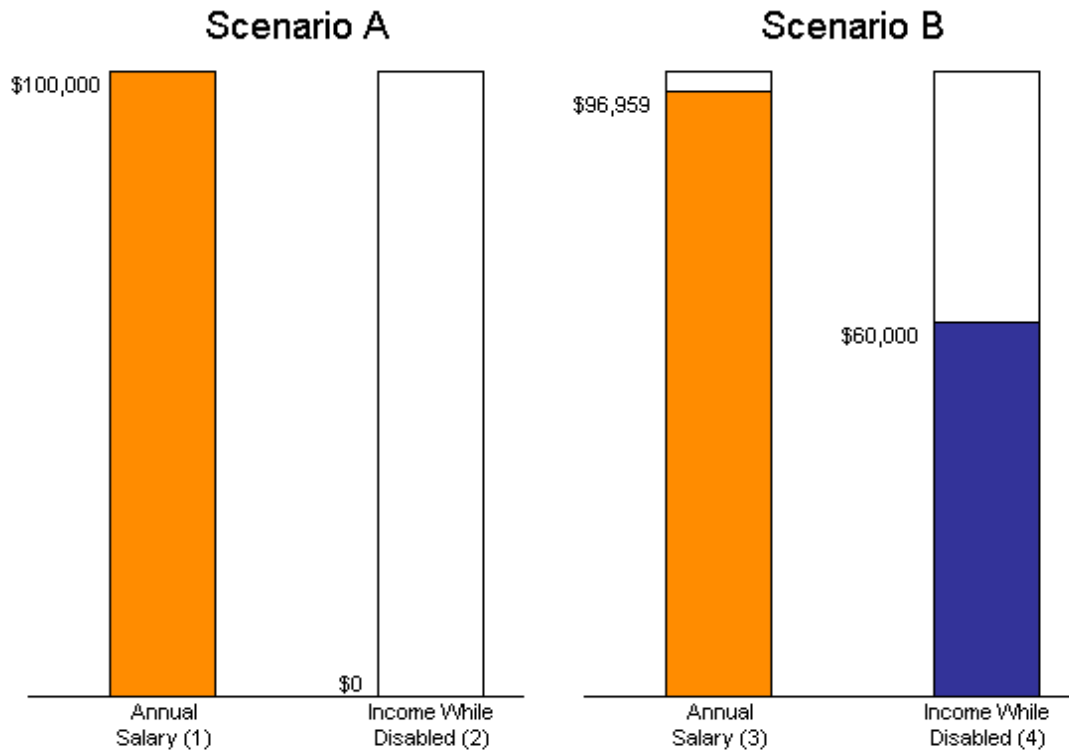
Principal Life Insurance Company, Des Moines, IA 50392
DI1031 - 08/05 Approval # 468462007





Individual Disability Income Insurance

Which scenario would you rather have?



Calculating Your Situation

- 1 -- Your current annual income
- 2 -- Income while disabled (without any disability insurance)
- 3 -- Your current annual income minus annual premium for proposed Individual Disability Income (DI) insurance policy
- 4 -- Annual benefit amount of the proposed Individual DI insurance policy

Contact me for more information

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Individual Disability Income Insurance

Your Most Important Assets

Rank the following in order of importance
(1 being the most important)

HOME



AUTOMOBILE



RETIREMENT



HEALTH



INCOME



Protect your ability to work and earn an income today with Individual Disability Income insurance from Principal Life Insurance Company.

Contact me for more information

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DI 1114 | 11/2009 | #9235112011



Paycheck PowerSM Series Illustration

Designed for: Sample Client, Male, Age 34, Class 2, Non-Tobacco User

Your Paycheck is Worth Protecting

Your Current Annual Income: \$69,996

Your Current Age: 34

Your Earning Potential To Age 67: \$2,309,868*

* assumes no salary increases

Your Most Valuable Asset

You probably already insure valuable assets like your home and car. But do you have the protection you need to continue paying for these and other expenses, like your mortgage, utilities and groceries, if you should become sick or hurt and are unable to work?

Disability Income Insurance is designed to help you offset the loss of your income in the event of an injury or illness. Protecting your Income now could mean the difference between a secure future for you and your family and a devastating financial nightmare. This illustration shows how Illinois Mutual's Personal Paycheck PowerSM plan provides coverage to meet your needs.

"It won't happen to me."

Many 34-year-olds think "it won't happen to me". But, the reality is anyone can become disabled and unable to work. At age 34, your chance of suffering a long-term disability (90 days or longer) prior to age 65 is approximately 42%*.

Did you know?

A disabling injury happens every second, that's 25,700,000 disabling injuries per year.
(National Safety Council, Injury Facts, 2010 Edition)

Approximately 90% of disabilities are caused by illnesses rather than accidents.
(Council for Disability Awareness, May 2011)

Your Maximum Potential Base Benefit: \$98,040

This demonstrates how your disability income insurance plan can close the financial gap in the event of a total disability.

\$98,040 is the total potential benefit that could be reimbursed after satisfying your elimination period assuming all policy conditions are met and you remain totally disabled until 100% of the total potential benefit has been reimbursed.

What if I Don't Become Disabled?

When you add Illinois Mutual's optional Return of Premium Rider to your disability income insurance policy, at age 67, 100% of the premiums you paid will be returned to you, less any benefits you received**.



*Disability based on 1985 CIDA, 90-day elimination period class 5. Statistics vary by class. The 1985 CIDA is the most current morbidity table for individual disability claim incidents adopted by most State Departments of Insurance.

**Return of Premium Rider available for issue ages 18-55.

HOW LONG COULD YOU MAKE IT WITHOUT YOUR PAYCHECK?

If you become sick or hurt and unable to work, your income stops but your bills don't. **Illinois Mutual's individual disability income insurance policy, Personal Paycheck PowerSM** will give you the peace of mind that your paycheck is protected. With such a DI policy, you will receive monthly benefits to help you continue to pay your expenses.

Illinois Mutual products are easy to understand and affordable. With flexible plan designs and optional benefits, we can design a plan that will meet your needs and fit your budget.

ME, DISABLED? WHAT ARE MY CHANCES?

Higher than you probably think. You can ignore your need for disability income insurance, but it's hard to ignore the facts:

- More than 30 million Americans between the ages of 21 and 64 are disabled, according to the most recent U.S. Census.*
- Illnesses like cancer, heart attack or diabetes cause the majority of long-term disabilities. Back pain, injuries, and arthritis are also significant causes.*

If you become sick or hurt and are unable to work, could you make ends meet?

*As noted on the "Chances of a Disability" section of the Council for Disability Awareness website – www.disabilitycanhappen.org, 2011 Council for Disability Awareness



Contact me to protect your income
and learn more about
the options available to you.



300 S.W. Adams Street Peoria, IL 61634
800.437.7355
www.IllinoisMutual.com

Form C9509P (8/11)
Policy Form DI105, Disability Income Policy

HOW FAR DOES YOUR PAYCHECK HAVE TO GO?

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

Mortgage/Rent \$ _____

Utilities (gas, electric, phone, internet, cable) _____

Groceries _____

Car Payments _____

Auto Insurance _____

Home Insurance _____

Health Insurance _____

Life Insurance _____

Childcare/Education Needs _____

Credit Cards/Other Debt _____

**Spending Money/
Other Obligations** _____

Monthly Total \$ _____
(Disability income insurance needed)

WITHOUT YOUR PAYCHECK, HOW WOULD YOU PAY YOUR MONTHLY EXPENSES?

You can spend your savings.

Do you spend more than you earn?
Forty-four percent of U.S. families do.

Source: Federal Reserve Board, Survey of Consumer Finances, 2007

You can sell your assets.

What would you sell, your house or car?
Often assets sold under forced conditions are sold below market value.

You can rely on your spouse's income.

Many families depend on two incomes and the loss of one income could be financially devastating.

You can borrow money.

Family and friends can only help so much. Borrowing from the bank can be difficult without an income.

Your ability to earn a living is your most valuable asset.

Complete this brief exercise to figure out your lifetime earning potential.

Your annual income \$ _____

x _____ number of years
to age 67

= \$ _____ potential earnings
(not including salary increases)

Personal Paycheck PowerSM is underwritten by:



Form C9509P (8/11)
Policy Form DI105, Disability Income Policy

This policy has exclusions, limitations and terms under which the policy or options may be continued or discontinued. For costs and complete details of the coverage, call [or write] your insurance agent or Illinois Mutual.



PAYCHECK
POWERSM
SERIES



THE DI
STARTER PLAN
Protecting Yourself
From Financial Disaster



Have you ever thought about what would happen if you became sick or hurt and unable to work? Sure, you may have group disability income insurance through work, but it may not provide enough relief to see you through an extended time off from earning a paycheck, or let you sustain your standard of living.

As an owner of an individual disability income insurance policy, you won't have to fear the financial consequences.

Acting now to protect your income is financially advantageous to you in another way. The younger and healthier you are, the more likely you will pay lower policy premiums and face fewer excluded conditions based on your health. In fact, you may not even qualify when you apply for coverage in the future if you experience negative health changes.

Carrying on with your current way of life in the event of a disability would be great, but how much would that peace of mind cost? Would you believe as little as \$10.74 per month? It's possible with our new individual disability income insurance policy, Personal Paycheck PowerSM.

For \$10.74 per month, your policy will include a \$1,000 monthly benefit with a two year benefit and a \$500 Guaranteed Insurability Option (GIO) Rider. The GIO Rider allows you to increase your monthly benefit up to five times every 24 months until age 55 without evidence of insurability, as long as you are not disabled.

The real question is not *"Can I afford to protect my paycheck?"* but rather *"Can I afford not to protect my paycheck?"*

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.

Exceptions and Reductions*

We will not pay benefits for disability that results (a) from normal pregnancy or childbirth; (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.

*May vary by state



For more information, visit:

www.PersonalPaycheckPower.com



Form C9506P (8/11)

Policy Form DI105, Disability Income Policy

This policy has exclusions, limitations and terms under which the policy or options may be continued or discontinued. For costs and complete details of the coverage, call [or write] your insurance agent or Illinois Mutual.

FACING THE FACTS

Consider everything that depends on your income. Your home, car, food, possessions and lifestyle all depend on your ability to work and earn a paycheck. The following are common myths about disability and financial survival, along with the facts you need to know.



How will I pay my bills if I become totally disabled and unable to work?

MYTH: My chances of becoming disabled are low.

FACT: Almost three in ten of today's 20-year-olds will become disabled before reaching age 67.¹

MYTH: Social Security will pay if I ever become disabled.

FACT: 64% of all initial disability applications are rejected by the Social Security Administration.² Additionally, five full calendar months must pass before any disability benefits begin from the government.³ To qualify, the disability must be one that "can be expected to result in death, or which has lasted or can be expected to last for a continuous period of not less than 12 months."⁴

MYTH: I have enough savings to get by.

FACT: One-third of working adults say that their families could live only for three months or less on their savings and other income if the primary wage earner lost his or her income due to a disability.⁵

MYTH: I can sell my assets.

FACT: What would you sell? Assets sold under forced conditions are often sold below market value. No one wants to sell prized possessions.

Contact your Illinois Mutual agent to start protecting your paycheck today.

Agents - Download this form from the Resource Library in the Agent Forum. Type your contact information with an optional personalized message.

MYTH: I can rely on my spouse's income.

FACT: Today, many families depend on two incomes. The loss of one income can be devastating.

MYTH: I can borrow money.

FACT: Who will lend you the money? Even family and friends can only help so much. Plus, borrowing can be difficult without an income.

The fact is disability income insurance (DI) helps protect your paycheck and build the foundation of a solid financial plan.

¹ Social Security Administration, *Fact Sheet*, 2007

² Social Security Online, *Selected Data from Social Security's Disability Program*, 2011

³ Social Security Handbook, 2010

⁴ Social Security Online, *Disability Planner*, 2011

⁵ America's Health Insurance Plans, *Disability Survey of Full-Time Employees*, Press Release, November 2004



PAYCHECK
POWERSM
SERIES



FARMERS
AND
RANCHERS

The majority of agricultural work injuries happen to the operator of the farm or a farm family member.¹ Despite this alarming fact, a large percentage of farmers do not have disability income insurance (DI). What would you do if you became sick or hurt and unable to work? Illinois Mutual can help you prepare for the unexpected and ensure your livelihood is safe.

Why do farmers lack coverage?

Most people insure their lives but not their incomes. Many farmers capitalize on farm depreciation and expenses so little or no reportable income is shown for federal income tax purposes.

¹U.S. Department of Labor, 2005

Even so, farmers are usually eligible for disability income insurance. In fact, Illinois Mutual makes it easy by allowing you to use acreage or herd size to determine the monthly benefit amount available when there is no verification of taxable income.

Farm Size (Acres)	Herd Size (Head)	Benefit Amount
240+	24-49	Up to \$1,200
360+	50-74	Up to \$1,500
500+	75+	Up to \$2,000

How far does your income have to go?

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

Personal Paycheck PowerSM

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 \$ _____

(Disability income insurance needed)

Business Expense PowerSM

Depreciation \$ _____

Payroll Taxes _____

Employee Salaries _____

Property Taxes _____

Utilities (out building's gas, electric) _____

Interest on Notes _____

Monthly Total \$ _____

(Business expense disability income insurance needed)



Contact your agent about disability income insurance and business expense disability income insurance.

Form C9514P (8/11)
Policy Form DI105, Disability Income Policy
Policy Form BE105, Business Expense Disability Income Policy

These policies have exclusions, limitations and terms under which the policies or options may be continued or discontinued. For costs and complete details of the coverage, call [or write] your insurance agent or Illinois Mutual.

DO YOU OWN HALF A HEALTH PLAN?

You do if you have health insurance but aren't protecting your paycheck with disability income insurance (DI).



If you become sick or hurt and unable to work, how will YOU earn the money needed to pay your monthly expenses, such as mortgage or rent, utilities, groceries and auto?

With a health insurance plan,

- The doctors get paid.
- The nurses get paid.
- The hospital gets paid.
- The medical expenses get paid.

Who pays YOU?

*Complete your health plan with
DI from Illinois Mutual.
Contact me today.*

With DI, **YOU** get paid so you can keep up with your living expenses and prevent financial disaster. Plus, if you purchase Accident Insurance coverage along with your DI policy, you will receive a cash benefit to help you pay your medical expenses.

That's the other "half" to your health insurance plan.



Form EC508 (8/11)

Policy Form DI105, Disability Income Policy

This policy has exclusions, limitations and terms under which the policy or options may be continued or discontinued. For costs and complete details of the coverage, call [or write] your insurance agent or Illinois Mutual.



THE M.U.G.SM PLAN



If you become sick or hurt and unable to work, would you be able to cover even your most basic monthly expenses?

Consider the following:

Mortgage \$ _____

+

Utilities \$ _____

+

Groceries \$ _____

=

\$ _____ *Total*

Contact me for a personalized disability income insurance protection solution.

Don't wait until it's too late – protect what matters most today!

