YOUR **PAYCHECK** IS YOUR **MOST VALUABLE ASSET**

Protect It With Personal Paycheck Power® Disability Income Insurance From Illinois Mutual

To customize the right plan for your needs, START by considering:

DIAMOND FINANCIAL SERVICES, INC.
Investments / Insurance / Employee Benefits / Retirement Plans
Bob Diamond
(708) 995-7727 • www.diamondfsinc.com

1 **Calculating a Benefit Amount***

How much $ do you need to cover basic monthly expenses?

M.U.G.® expenses – that is your Mortgage, Utilities & Groceries – must be paid. Add up how much you pay for these basic monthly expenses, and you will have an idea of how much DI you may need to help cover these expenses should you become sick or hurt and Totally Disabled.

2 **Deciding on a Benefit Period**

How long might you need DI benefits to last?

Consider how much time it might take you to recover. Some find 2 years of coverage gives them enough time to evaluate their options.

Common Selections a typical Middle American might need.†

$1,500/mo. in benefits

2 years of coverage

30-day elimination period

3 **Determining an Elimination Period**

### How long could you go without a paycheck?

How long would your savings last? 1 month? 3 months? 6 months? DI can help you maintain your lifestyle and pay for everyday expenses while you are unable to work.

MONTH 6
MONTH 1 MONTH 3 MONTH 5 MONTH 2 MONTH 4

4 **Enhancing Your DI with ROP!**

Income Protection if Needed or Cash Back if Not

Combine DI with our Return of Premium Rider** (ROP) for a winning combination! For details about ROP, contact your Illinois Mutual agent to learn more.
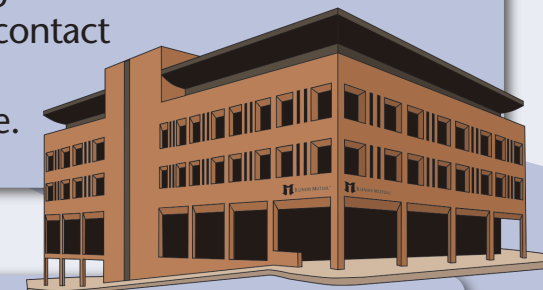
Since 1972, Illinois Mutual has returned more than $109 million in premiums to Return of Premium DI policyowners!

As of 12/31/2016

*Please note, your benefit amount is based upon your earned annual income.
†May vary by state. For illustration purposes only.
**Return of Premium Rider is available at additional cost.

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

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ILLINOIS MUTUAL®
Life Insurance Company