

Illinois Mutual, headquartered in Peoria, Illinois, is a premier provider of life insurance, disability insurance and annuity products. Founded in 1910, the Company conducts business in 47 states through more than 17,500 independent agents. Through a conservative, yet progressive financial investment approach, and consistent management of all aspects of the Company, Illinois Mutual has more than \$1 billion in admitted assets, indicating its financial strength, while AM Best recently reaffirmed Illinois Mutual's A- Excellent rating.



SPECIAL RISK BUSINESS EXPENSE PROTECTION

*An Essential Tool for
Responsible Business Owners*



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Your lifestyle is just as unique as the way you run your business. You face challenges head-on in life and in business, making sure you're doing what you can to succeed. But is there more you could be doing? What would happen to your business if you become sick or hurt and unable to work? Would the doors stay open? Don't let the challenges you face in finding affordable disability insurance translate into financial disaster for your business.

Special Risk Business Expense SRBE21 is designed for business owners like you who have a hard time finding comprehensive coverage due to health concerns and do not qualify for standard business expense protection.

Our SRBE21 Policy Features:

- Choose the amount of time you'll wait until your benefits start: 30, 60 or 90 days.
- Choose the amount of time you'll receive benefits: 12, 18 or 24 months.
- Receive reimbursement on expenses up to \$8,000 per month.
- Receive protection that's guaranteed renewable to age 65. Your coverage cannot be canceled as long as premiums are paid.
- Receive benefits in addition to Social Security.
- Be covered in your own occupation for 2 years.
- Receive policy benefits that are graded during the first 2 policy years.
- Deduct premiums as a business expense.
- Waiver of Premium waives future premiums after 90 days of total disability.

You can add these options:

- Partial Disability Benefit lets you receive benefits when partially disabled.
- Surrender Value Rider returns premiums paid, less any benefits received, at age 65.

Features and options may vary by state and occupation class.

***Protect your business today with
Special Risk Business Expense
Protection SRBE21!***

