



DISABILITY INSURANCE FOR FARMERS & RANCHERS

The majority of agricultural work injuries happen to the operator of the farm or a farm family member. Despite this alarming fact, a large percentage of farmers do not have disability insurance. 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. Even so, farmers are usually

eligible for disability 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.

Individual DI

Mortgage/Rent \$ _____

Car Payments _____

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

Groceries _____

Health Insurance _____

Childcare/Education Needs _____

Credit Cards/Other Debt _____

Spending Money/Other Obligations _____

Monthly Total \$ _____
(Income protection needed)

Business Expense DI

Depreciation \$ _____

Payroll Taxes _____

Employee Salaries _____

Property Taxes _____

Utilities (out building's gas, electric) _____

Interest on Notes _____

Monthly Total \$ _____
(Business protection needed)

