

Added Bonus

You are eligible to receive a 5% premium discount on an Illinois Mutual individual DI policy (Guaranteed Renewable GR21 or Non-Cancelable NC21) and BE21 when both policies are submitted at the same time and issued. The 5% discount applies to both policies. Together, your policies can cover a portion of your net income and eligible business expenses based on your particular policies.



Learn More Today

Since agriculture remains one of the most hazardous industries in the United States, the decision to buy individual disability insurance as well as Business Expense Protection becomes that much more important.

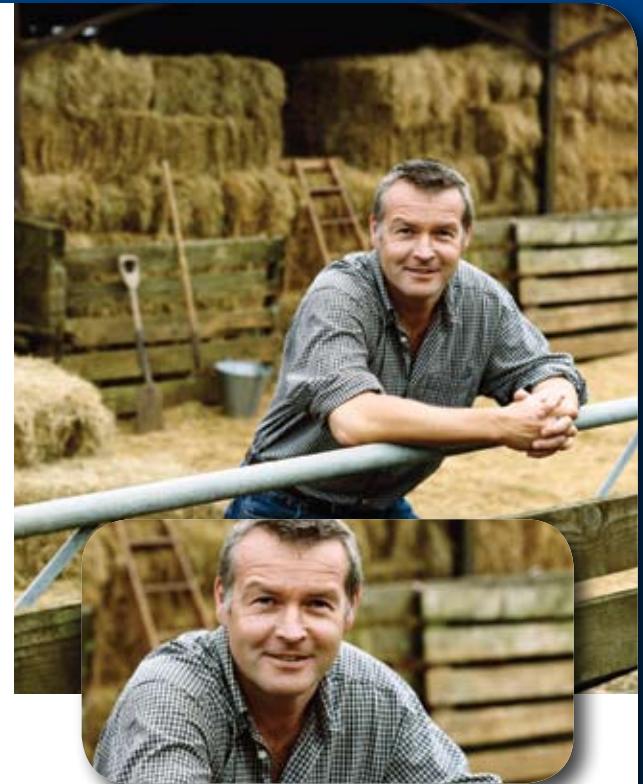
Contact your agent and ask about income and business expense protection.



Illinois Mutual, headquartered in Peoria, Illinois, is a premier provider of life insurance, disability insurance, workplace 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 \$1.2 billion in admitted assets, indicating its financial strength, while AM Best recently reaffirmed Illinois Mutual's A- Excellent rating.



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



DISABILITY INSURANCE FOR FARMERS & RANCHERS



Farmers and Ranchers Need Disability Insurance

According to *Accident Facts*, published by the National Safety Council, farm accidents and other work-related health problems cause 120,000 injuries a year. The majority of agricultural work injuries (61%) occurred to the operator of the farm or a farm family member. Despite these alarming facts, a large percentage in these occupations 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)

What is disability insurance?

Disability insurance (DI), sometimes referred to as *income protection*, is exactly that – protecting your ability to earn a living. If you become disabled, you'll receive payments based on your particular policy from your insurance company, which will help you continue paying living expenses. Suffering a disability is devastating enough physically and emotionally. Don't add financial devastation to an already stressful situation.

What is business expense protection?

With a Business Expense Protection BE21 policy, when a business owner becomes sick or hurt and unable to work, benefits are paid as a reimbursement for eligible business expenses each month, up to \$2,000 based on your particular policy. By continuing to pay the ongoing expenses, the business can remain intact until the business owner returns to work or sells the business.

A BE21 policy is affordable, especially when you compare it to the cost of replacing your business, or worse, losing it all together. By choosing business expense protection, you free up other money to take care of hospital bills, personal living expenses, and your family.

- The premium is tax deductible as a business expense.
- The taxable benefits are offset by tax-deductible business expenses.
- If using the acreage/herd size to determine individual benefit, it must also be used to determine business expense benefit.