

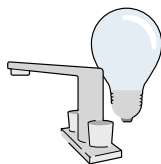
Do You Have the M.U.G.® Plan?

The M.U.G.® Plan is powered by disability income insurance (DI) from Illinois Mutual. It replaces part of your paycheck when an income-interrupting illness or injury prevents you from working. For an additional cost, you can add the Return of Premium (ROP) rider to your M.U.G.® Plan. ROP offers income protection if you need it, cash back if you don't.

The monthly DI benefit can help you pay any expense you choose, including your M.U.G.® expenses:



Mortgage



Utilities



Groceries

\$ _____ + \$ _____ + \$ _____

= \$ _____ Total M.U.G.® Expenses

Ask your agent about the benefits of our Return of Premium (ROP) rider!

Policy Form DI105, Disability Income Policy; Policy Form BE105, Business Expense Policy; Policy Form 9266, Return of Premium Rider

Not available in AK, CA, DC, HI, NM or NY. Coverage and availability may vary in other states.

For costs and details of coverage, limitations, exclusions and terms, contact Illinois Mutual. If any discrepancies exist between this communication and the policy, the terms of the policy will prevail.

C9585-C (5/25)

