

Path Protector Plus®

Return of Premium Term Life Insurance

The Best of Both Worlds!

Return of Premium (ROP) Term Life offers you a win-win solution—life protection if you need it, and money back if you don't.

Here's how it works:

Illinois Mutual's ROP Term is available for death benefits of \$50,000 to \$500,000 and initial terms of 20 years, 30 years or To Age 65*. Issue ages are 18 to 60; however, term length availability will vary by age and tobacco use. If the policy is in force when the initial term period ends and its terms have been met, 100% of the returnable premium will be paid back to you as an endowment benefit.

The maximum returnable premium amount is the sum of the annual premiums we expect you to pay from the time you first purchase the policy through the last day

of the initial term period. Returnable premium does not include additional premiums paid for riders, rated policies, policy fees and modal administrative fees. The endowment benefit will be reduced by any outstanding loans or liens, including paid Accelerated Death Benefits and accrued interest.

The endowment benefit can be used for whatever you need—from providing cash to help you make the transition to retirement, to helping with a mortgage or business loan payoffs.



For more information, visit:
ReturnOfPremiumTerm.IllinoisMutual.com



*ROP Term To Age 65 not available in NJ, PA, OR or WA.

Policy Form LT17, Term Life Insurance; Policy Form LRPT17, Endowment Benefit Endorsement; Policy Form LRPT17SA, Endowment Benefit Endorsement
Not available in AK, DC, HI, MT 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. If any discrepancies exist between this communication and the policy, the terms of the policy will prevail.

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