

# Path Protector Plus® Whole Life

## Product Portfolio



# Path Protector Plus® Whole Life Portfolio Comparison Chart

	CONTINUOUS PAY		LIMITED PAY		SINGLE PAY
Plan	CP Series 100	CP Series 200	LP Series 100	LP Series 200	
Payment Period	To Age 121	To Age 95	30 Years	20 Years	One-time premium payment
Maturity	Age 121, with a no-cost policyowner option to extend	Age 95, with a no-cost policyowner option to extend	Age 121, with a no-cost policyowner option to extend	Age 121, with a no-cost policyowner option to extend	Age 121, with a no-cost policyowner option to extend
Underwriting Classes & Issue Ages	Aggregate, 0-17 Preferred Non-Tobacco, 18-85 Non-Tobacco, 18-85 Tobacco, 18-85		Aggregate, 0-17 Preferred Non-Tobacco, 18-65 Non-Tobacco, 18-65 Tobacco, 18-65		Aggregate, 0-17 Preferred Non-Tobacco, 18-85 Non-Tobacco, 18-85 Tobacco, 18-85
Product Strength*	Death benefit protection with guaranteed cash value accumulation. Illinois Mutual's lowest cost whole life policy	Offers all the perks of the CP Series 100 with a lower maturity age and higher expected dividends to help build policy value faster	Death benefit protection with guaranteed cash value accumulation while maintaining a focus on lower premium than the LP Series 200	Offers all the perks of the LP Series 100 with faster cash value accumulation	Offers guaranteed death benefit protection and cash value accumulation with no future premiums
Policyowner Profile	Designed for those looking for simple, affordable, and guaranteed whole life coverage	Designed for those who want more from their coverage, but may have budget constraints that won't allow a limited pay option	Designed for those who value a budget-friendly limited pay plan with the guarantees and dividend potential found in a participating whole life policy	Designed for those seeking high early cash values and policy growth to supplement their savings with a tax advantaged vehicle	Designed for those with lump sums that are not earmarked for other purposes
<b>Key Features:</b>					
Minimum Death Benefit	\$10,000 for issue ages 0-44 \$35,000 for issue ages 45-85	\$10,000	\$25,000		\$25,000 for issue ages 0-44 \$35,000 for issue ages 45-85
Dividends* (if payable)	Any dividends paid are based on the level of premiums paid and the guarantees contained in the policy. Dividends are not guaranteed and are payable at the discretion of Illinois Mutual. The Path Protector Plus® Whole Life portfolio was designed with varying dividend structures to meet individual needs. Dividends are not affected by policy loans.				
	Low	Moderate	Moderate	High	
Dividend Options:	Purchase Paid Up Additions Cash Accumulate at Interest Reduce Premium		Purchase Paid Up Additions Cash Accumulate at Interest Reduce Premium		Purchase Paid Up Additions Cash Accumulate at Interest
Guaranteed Cash Value*	Guaranteed build-up; Lowest level	Faster guaranteed build-up; Cash value equals death benefit at age 95	Faster build-up due to limited pay structure	Highest early cash values	
Guaranteed Premium*	Lowest premium Path Protector Plus® Whole Life plan	Second lowest premium Path Protector Plus® Whole Life plan	Second highest premium Path Protector Plus® Whole Life plan	Highest premium Path Protector Plus® Whole Life plan	
Policy Loans	Choice between a fixed 6.5% rate payable in arrears or a variable rate for the life of the policy. Unpaid interest will be added to the loan principal and bear interest at the same rate. Loans that are not repaid and any accrued interest reduce the policy's death benefit. Accumulating cash value sufficient for policy loans often takes several years. Outstanding loans upon policy termination other than due to death may be taxable.				

\*Compared to other Illinois Mutual whole life policies, not including Single Pay



**Strength**

A strong capital position backed by \$1.57 billion in assets.  
*As of 12/31/23*



**Stability**

Serving policyowners for over 110 years.



**Values**

Family-operated business for five generations.



**Support**

A mutual insurance company focused on the interests of our policyowners.

## Sales Assistance

(800) 437-7355, Option 2 • [Sales@IllinoisMutual.com](mailto:Sales@IllinoisMutual.com) • [www.IllinoisMutual.com](http://www.IllinoisMutual.com)

For educational information, direct your clients to visit [WholeLife.IllinoisMutual.com](http://WholeLife.IllinoisMutual.com) and [www.IllinoisMutual.com/LifesMoments](http://www.IllinoisMutual.com/LifesMoments).



*Policy Form LWL18, Whole Life Insurance Policy; Policy Form LSPWL18, Single Premium Whole Life Insurance Policy; Policy Form LDIV19D, Dividend Options Endorsement; Policy Form LDIV19E, Dividend Options 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 Illinois Mutual. If any discrepancies exist between this communication and the policy, the terms of the policy will control.*

*Illinois Mutual, its agents and representatives may not give legal or tax advice. An accountant or attorney should be consulted regarding individual circumstances.*