Path Protector Plus® Whole Life

Product Portfolio

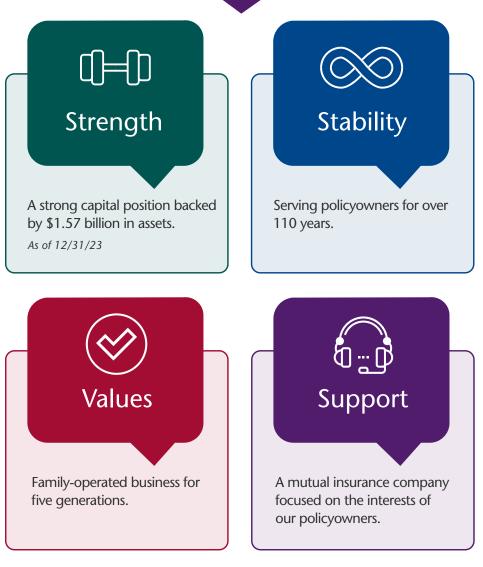


Path Protector Plus® Whole Life Portfolio Comparison Chart

| | CONTINUOUS PAY | | LIMITED PAY | |
|--------------------------------------|--|--|--|---|
| Plan | CP Series 100 | CP Series 200 | LP Series 100 | LP Se |
| Payment Period | To Age 121 | To Age 95 | 30 Years | 20 |
| 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 option |
| 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 | |
| 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 perk with faster cash |
| 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 tho cash values an supplement the advanta |
| Key Features: | | | | |
| Minimum Death Benefit | \$10,000 for issue ages 0-44 \$35,000 for issue ages 45-85 | \$10,000 | \$25,000 | |
| Dividends* | Any dividends paid are based on the level of premiums paid and the guarantees contained in the policy. Dividends are not guaranteed and The Path Protector Plus [®] Whole Life portfolio was designed with varying dividend structures to meet individual needs. Divider | | | |
| (if payable) | Low | Moderate | Moderate | |
| Dividend Options: | Purchase Paid Up Additions Cash Accumulate at Interest Reduce Premium | | Purchase Paid Up Additions Cash Accumulate at Interest Reduce Premium | |
| 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 ea |
| 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 | Highes Path Protector P |
| 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 loar Loans that are not repaid and any accrued interest reduce the policy's death benefit. Accumulating cash value sufficient for po 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

| | SINGLE PAY | | | |
|---|---|--|--|--|
| eries 200 | | | | |
| 0 Years | One-time premium payment | | | |
| no-cost policyowner n to extend | Age 121, with a no-cost policyowner option to extend | | | |
| | Aggregate, 0-17 Preferred Non-Tobacco, 18-85 Non-Tobacco, 18-85 Tobacco, 18-85 | | | |
| ks of the LP Series 100 value accumulation | Offers guaranteed death benefit protection and cash value accumulation with no future premiums | | | |
| ose seeking high early nd policy growth to eir savings with a tax aged vehicle | Designed for those with lump sums that are not earmarked for other purposes | | | |
| | | | | |
| | \$25,000 for issue ages 0-44 \$35,000 for issue ages 45-85 | | | |
| nd are payable at the discretion of Illinois Mutual. nds are not affected by policy loans. | | | | |
| High | | | | |
| | Purchase Paid Up Additions Cash Accumulate at Interest | | | |
| arly cash values | | | | |
| st premium Plus® Whole Life plan | | | | |
| n principal and bear interest at the same rate. olicy loans often takes several years. | | | | |



Sales Assistance

(800) 437-7355, Option 2 • Sales@IllinoisMutual.com • www.IllinoisMutual.com

For educational information, direct your clients to visit WholeLife.IllinoisMutual.com and 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.