

# Did you know there are insurance options that can pay you back?

Illinois Mutual takes some of the guess work out of insurance planning by providing a money-back feature for your life insurance and disability income insurance (DI) policies. Return of premium (ROP) term life and DI insurance policies can be excellent options for those who don't want to pay premiums for years with nothing to show for it at the end of the coverage period if they never used the policy.

As part of a strong financial foundation, both life insurance and DI help ensure that if the unexpected happens, your loved ones will have funds to help cover expenses, maintain their standard of living, and keep their plans for the future intact. *When it comes to life insurance and DI, you really shouldn't own one without the other.*

## Protect more of life's moments with ROP term life and DI.

We often procrastinate when it comes to insurance coverage until a major life event nudges us in that direction. But life's moments are happening every day, and are part of the world we want to protect. What were some special moments you shared with your loved ones in the past day or so? How are you protecting these moments?

Our coverage periods for both life and DI can provide protection to around retirement age so you can find peace of mind in knowing your income contribution to the household and the moments it helps you secure are protected during the time it's needed most.



## Start protecting more of life's moments today!

Contact your agent or visit [www.IllinoisMutual.com/ROPT](http://www.IllinoisMutual.com/ROPT) to learn more about ROP life insurance options and [www.IllinoisMutual.com/ROPD](http://www.IllinoisMutual.com/ROPD) to learn more about ROP DI options.

Policy Form LT17, Term Life Policy; Policy Form LRPT17, Endowment Benefit Endorsement;  
Policy Form LRPT17SA, Endowment Benefit Endorsement;  
Policy Form DI105, Disability Income Policy; Policy Form 9266, Return of Premium Rider

Not available in AK, CA, DC, HI, MT, NY, or VT. 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.

C5844 (2/21)

