

Life Product Overview

Path Protector Plus® Series



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Whole Life

Path Protector Plus® Whole Life & Single Pay Whole Life		Path Protector Plus® Simplified Issue Whole Life
Policy Type/Form #		
Participating Whole Life Forms LWL18 & LSPWL18		Participating Whole Life Forms LWL18NI & LSPWL18NI, Non-Illustrated
Market Strengths		
<ul style="list-style-type: none"> • Non-medical limits up to \$249,999 through age 65¹ • Five plans available • Limited Pay Plans • Participating Policy 	Specific to Single Pay: <ul style="list-style-type: none"> • Immediate Increase in Estate² • Baby Boomer Target Market³ <ul style="list-style-type: none"> » Asset Transfer » Charitable Contribution » Final Expenses 	<ul style="list-style-type: none"> • Simplified application process with a series of medical questions • May be retirees or first-time buyers <ul style="list-style-type: none"> » Funeral Costs » Medical Bills/Outstanding Debts » Other Final Expenses • Single Pay Option Available³
Minimum Face		
<ul style="list-style-type: none"> • Continuous Pay Series 100: <ul style="list-style-type: none"> » Ages 0-44: \$10,000 » Ages 45-85: \$35,000 • Continuous Pay Series 200: \$10,000 • Limited Pay Series 100 & 200: \$25,000 	<ul style="list-style-type: none"> • Single Pay: <ul style="list-style-type: none"> » Ages 0-44: \$25,000 » Ages 45-85: \$35,000 	<ul style="list-style-type: none"> • \$5,000
Issue Ages		
<ul style="list-style-type: none"> • Continuous Pay Series 100 & 200 & Single Pay: 0-85 • Limited Pay Series 100 & 200: 0-65 	45-85	
Features		
<ul style="list-style-type: none"> • Guaranteed Premium, Death Benefit & Cash Value • Opportunity to Earn Dividends • For Single Pay, Streamlined Underwriting Up to Table D⁴ 	<ul style="list-style-type: none"> • Guaranteed Premium, Death Benefit & Cash Value • Easier to qualify for than other policies • Helps ease financial burden on surviving loved ones 	
Riders & Benefits (Some benefits not available in all states.)		
<ul style="list-style-type: none"> • Automatic Premium Loan Endorsement Form LAPL19 • Dividend Options Endorsement Form LDIV21B & LDIV19D • Dividend Options Endorsement Form LDIV19E (only issued with LSPWL18) • Accidental Death Benefit Rider Form 5783 • Disability Waiver of Premium Rider Form 5784(R) • Terminal Illness Accelerated Death Benefit Rider Form 5786(R)* • Other Insured Term Rider Form 5787 • Other Insured Term Rider Conversion Endorsement Form 5788 • Child Term Insurance Rider Form 5789 • Child Term Insurance Rider Conversion Endorsement Form 5790 • Term Life Insurance Rider Form 5791 • Term Life Insurance Rider Conversion Endorsement Form 5792 • Guaranteed Insurability Option Rider Form 5793 • Paid Up Insurance Rider Form 5794* • LifeAid® Chronic and Terminal Illness Accelerated Death Benefit Rider Form 5803* 		<ul style="list-style-type: none"> • No Riders Available with Simplified Issue Whole Life

*Available on both LWL18 and LSPWL18. All other listed riders are available only on LWL18, except where noted..

Term Life

Return of Premium Term Life

Path Protector Plus® Term Life	Path Protector Plus® Return of Premium Term Life
Policy Type/Form #	
10-, 15-, 20-, 25- or 30-Yr. or To Age 65 or To Age 70 Form LT17, Non-Illustrated	20- or 30-Yr. or To Age 65 ⁶ Return of Premium Term Forms LT17/LRPT17, Non-Illustrated
Market Strengths	
<ul style="list-style-type: none"> • Non-medical limits up to \$249,999 for ages 18-65¹ • Level Premiums During Initial Term Period • Strong Convertibility Provisions • Seven Level Term Periods 	<ul style="list-style-type: none"> • Non-medical limits up to \$249,999 for ages 18-65¹ • Level Premiums During Initial Term Period • 100% of returnable premium will be paid as an endowment benefit after the initial term period ends⁷
Minimum Face	
\$50,000	\$50,000
Issue Ages	
18-75 ⁵	18-60 ⁸
Features	
<ul style="list-style-type: none"> • Guaranteed Renewable to Age 95 • Convertible • Guaranteed Level Premiums During Initial Term Period • Six Rate Classes • Five Premium Bands 	<ul style="list-style-type: none"> • Guaranteed Renewable to Age 95 • Guaranteed Level Premiums During Initial Term Period • Three Rate Classes • Three Premium Bands • Flexible Nonforfeiture Options
Riders & Benefits (Some benefits not available in all states.)	
<ul style="list-style-type: none"> • Term Life Insurance Conversion Endorsement Form LCON18 • Accidental Death Benefit Rider Form 5783 • Disability Waiver of Premium Rider Form 5785AC(R) • Terminal Illness Accelerated Death Benefit Rider Form 5786 • Other Insured Term Rider Form 5787 • Other Insured Term Rider Conversion Endorsement Form 5788 • Child Term Insurance Rider Form 5789 • Child Term Insurance Rider Conversion Endorsement Form 5790 	<ul style="list-style-type: none"> • Terminal Illness Accelerated Death Benefit Rider Form 5786 • Other Insured Term Rider Form 5787 • Child Term Insurance Rider Form 5789 • Child Term Insurance Rider Conversion Endorsement Form 5790

¹Additional underwriting requirements apply: (i) to applicants aged 66 or older; (ii) to applicants with total coverage in force and applied for of \$250,000 or more; or (iii) if indicated by MIB, MVR and prescription/medical history check, or other information developed during underwriting.

²Life insurance benefits are generally includible in one's estate and, as such, may be subject to estate taxes. An accountant or attorney should be consulted regarding taxation (personal and estate) of benefits.

³Please note, single pay whole life most likely will create a modified endowment contract, or MEC. Clients should consult their accountant or attorney about whether a MEC is suitable for their situation.


⁴When applied for face amount with no other Illinois Mutual coverage does not exceed \$175,000 for ages 0-60; \$125,000 for ages 61-65; \$100,000 for ages 66-85. Minimum \$25,000.

⁵10 Yr.: 18-75; 15 Yr.: 18-70; 20 Yr.: 18-65; 25 Yr.: 18-60; 30 Yr.: 18-55 for Non-Tobacco, 18-50 for Tobacco; To Age 65: 18-55; To Age 70: 18-60.

⁶ROP Term To Age 65 not available in NJ, PA, OR or WA.

⁷The maximum returnable premium amount is the sum of the annual premiums we expect your client to pay from the time he or she first purchases 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.

⁸20 Yr.: 18-60 for Non-Tobacco, 18-55 for Tobacco; 30 Yr.: 18-50, Non-Tobacco; 18-45, Tobacco; To Age 65: 18-45.



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Not available in AK, DC, HI, MT 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 control.

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

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