

Fact Finders To Make It Simple



ILLINOIS MUTUAL®
Life Insurance Company

Do You Have The M.U.G.® PLAN?

If you become sick or hurt and Totally Disabled, there's a way to help pay your basic monthly expenses.

The M.U.G.® Plan from Illinois Mutual has you covered. With our individual disability income insurance policy, Personal Paycheck Power®, you have an income protection solution that provides a benefit to help pay your M.U.G.® expenses.

Mortgage \$ _____
+
Utilities \$ _____
+
Groceries \$ _____
= \$ Total

Agents - Download this form from the Resource Library in the Agent Forum, and you can type your contact information with an optional personalized message here.

Illinois Mutual has returned OVER \$113 MILLION to policyowners with the Return of Premium Rider since 1972!*

Disability income insurance if you need it, your money back if you don't!

*As of 6/1/2017
C9585 (8/17) (continued on back)



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BUSINESS EXPENSE DI NEEDS
Calculator Worksheet

How far does your income have to go?

Take a minute to determine the total monthly business expenses your revenue has to cover.

Lease or Rent Payments	\$ _____
Utilities – electricity, telephone, gas, water	_____
Depreciation	_____
Office Maintenance and Repairs	_____
Billing and Collection Fees	_____
Mortgage and Loan Interest	_____
Property and Payroll Taxes	_____
Property and Liability Insurance	_____
Postage	_____
Professional Service Fees	_____
Dues and Subscriptions	_____
Employee Salaries (except those of the insured, someone who replaces the insured, and any family member working less than 3 months)	_____
Total Monthly Business Expenses*	\$ _____
Monthly Net Income	\$ _____

*In selecting coverage amounts, you should review other in force disability coverages, which may be offset or reduced by any benefits that you may receive under this policy.

Help protect your business and your financial future with Business Expense Power® business expense disability income insurance (DI) from Illinois Mutual.

Policy Form BE105, Business Expense Policy
Not available in AK, CA, DC, HI or NY. Coverage and availability may vary in other states.
For costs and details of coverage, limitations, exclusions and terms, contact your agent or Illinois Mutual.
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