

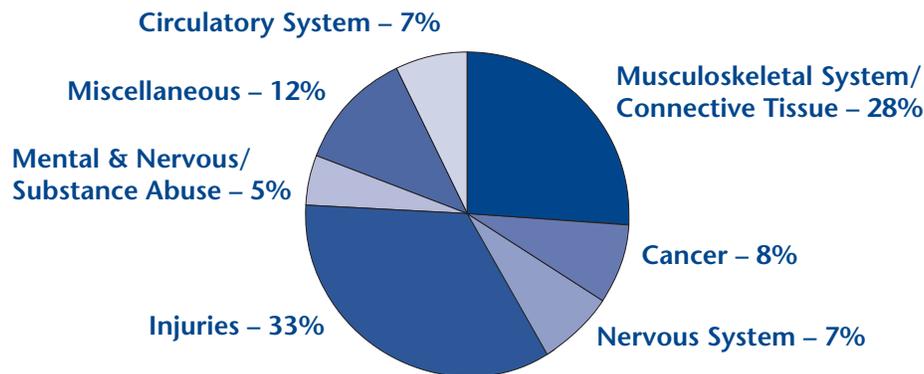


Tennis Teaching Professionals Need DI

As a Tennis Professional, your students rely on you to be physically fit and active to instruct them in mastering skills to improve their performance. It's crucial to your success to be on top of your game so they can be on top of theirs out on the court. Have you ever thought about what might happen if you became sick or hurt and Totally Disabled? What if you couldn't work as a tennis pro? Would you and your family be able to maintain your standard of living without your income? Your everyday lifestyle and future plans could quickly be affected. With DI, you can be comfortable knowing you have a plan in place to help maintain your standard of living should the unexpected happen.*

Think it won't happen to you?

Becoming Totally Disabled can be more likely than you think. Look at this Illinois Mutual breakdown of common disorders that can leave people Totally Disabled:



Source: Illinois Mutual disability claims experience from 2011–2015 across all occupations.

Help Protect Your Income

A Personal Paycheck Power® disability income insurance (DI) plan from Illinois Mutual helps you protect your income should you become sick or hurt and Totally Disabled by providing a benefit that helps pay your basic monthly personal expenses. With DI, you receive a benefit that helps maintain your standard of living and can help cover costs such as your mortgage, utilities and groceries.

Policy Basics

- Coverage if you are Totally Disabled from your own occupation for a specified period of time (generally two years, but may be shorter) and then Totally Disabled from any occupation
- Guaranteed renewable to age 67, which means that as long as premiums are paid, the policy cannot be canceled
- Receive a base benefit in addition to Social Security or workers' compensation

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

Here's an example of what a Personal Paycheck Power® DI plan from Illinois Mutual might cost.*

Sample Monthly Rates from Illinois Mutual	
\$1k Monthly Benefit & Non-Smoker Monthly Premium	
25 Year Old Male	\$7.93
25 Year Old Female	\$10.03
35 Year Old Male	\$10.23
35 Year Old Female	\$13.95

*The options shown are provided for illustration purposes only. Actual benefits and premium rates are determined individually by age, health, occupation, and gender and are subject to underwriting results. Changes may be made based on your specific needs, or you may qualify for additional benefits and riders other than what is shown.

For more information, contact:

Danny Mensh
Income Protection & Debt Relief Specialist
336-607-5100
844-635-9200
www.InsureSTAT.com/USPTA

Policy Form DI105; Policy Form BE105

Pre-Existing Condition Limitation

During the first 2 years after the Date of Issue, this Policy will not pay benefits: (1) for any conditions diagnosed or treated by a physician within 2 years prior to the Date of Issue; or (2) for any condition which caused symptoms within 2 years prior to the Date of Issue that would have caused an ordinarily prudent person to seek medical diagnosis, care or treatment. One year in MN, MT, NC, ND and VA; nine months in NH; no pre-existing time frame applicable in NM.

Exceptions and Reductions

We will not pay benefits for disability that results (a) from normal pregnancy or childbirth (not excluded in KS); (b) from intentionally self-inflicted injury or sickness; (c) from your commission or attempted commission of a felony; (d) from war, declared or not; (e) from any military service, except during active duty for training of less than 60 days. The pro rata premium will be refunded for a period during which you are not covered for such military reason; or (f) we will not pay benefits while you are incarcerated in any penal or correctional institution (not applicable in MN, ND, NJ or VA).

Limited Benefits for Mental or Nervous Disorders, Alcoholism or Drug Abuse

The total amount payable under the policy for total disability caused or contributed to by a mental or nervous disorder or alcoholism or drug abuse shall not exceed a cumulative lifetime maximum of 24 months.

Limited Benefits for Foreign Travel

If Totally Disabled due to an injury or sickness sustained or continued while outside of the United States, Canada or Mexico, the Maximum Total Disability Benefit Period will be limited to 90 days. After the 90 day period, benefits will not be paid until returning to the United States, Canada or Mexico. Any benefits paid will be deducted from the remaining period of disability if you are still Totally Disabled upon your return to the United States, Canada or Mexico.

Not available in AK, CA, DC, HI or NY. Coverage and availability may vary in other states.

These policies have exclusions, limitations and terms under which the policies may be continued or discontinued. For costs and complete details of the coverage, contact your agent or Illinois Mutual.

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