



April 2005

Introducing our New
Streamlined DI Underwriting Program

We'll give you an answer within 2 business days!

Illinois Mutual is proud to announce an exciting new streamlined DI underwriting program for single life cases available to all agents!! Its simple submit a **complete and accurate application** for our **GR21** and **NC21** policies, with a \$2,200 maximum benefit and well give you an answer within **two business days!**

Products Available: GR21 and NC21

Eligible Benefits:

- \$2,200/mo. or less total benefit including in-force and applied for individual coverage
- \$5,000/mo. maximum participation limit when participating with Group LTD coverage
- All occupation classes
- All elimination periods
- All benefit periods
- All optional benefits or riders (maximum \$2,200/mo. total monthly benefit)
- 50 years old maximum issue age

Underwriting:

Underwriting action/decision and agent notification will occur within 2 business days following receipt of a complete application and complete personal history interview (PHI). An incomplete application or incomplete PHI will require further underwriting.

- **Complete application:** No material information missing; self-

employed applicants must provide complete financial documentation with the application.

- **Complete PHI:** No material discrepancies between application information and the PHI.
- **No exam,** blood profile, urinalysis, EKG, or APS requirements.
- **Material MIB** finding will require further underwriting.
- **Underwriting actions** available include changes in benefits requested, ratings and/or riders.
- **This is not a guaranteed issue program.** Applications may be issued standard, conditionally issued or declined.

<http://www.IllinoisMutual.com>