



Business Expense Power® Disability Income Insurance (BE)

As a business owner, if you become sick or hurt and unable to work, your business could suffer. Protect it with BE!

Business Expense Power® disability income insurance (BE) can help keep your business running by reimbursing monthly, eligible fixed business overhead expenses if you become Totally Disabled from an illness or injury and unable to work. This disability income insurance (DI) plan is designed to meet income protection needs for the small business owner. With BE you can run your business with the confidence of having a financial backup plan should you experience a disability.

Base Policy Features Include:

- Premiums that are generally tax deductible as a business expense*
- Guaranteed renewable to age 67, which means as long as premiums are paid, the policy cannot be cancelled
- Base benefits received in addition to Social Security or workers' compensation
- 24-hour coverage, 7 days a week, on or off the job
- Eligible occupation classes include 5, 4, 3, 2 and 1

Here are some examples of eligible business expenses that may be covered by Business Expense Power®:

- Lease or rent payments
- Employees' salaries
- Utilities
- Property and payroll taxes
- Depreciation
- Professional service fees
- Office maintenance
- Property and liability insurance

Customize Your Policy to Meet Your Needs

Common options and optional popular riders (available at additional cost) include:

- Elimination period options of 30, 60 or 90 days (amount of time that you could go without income before receiving benefits)
- Benefit period options of 12, 18 or 24 months (amount of time during which a business expense benefit is payable)
- Return of Premium Rider provides DI coverage if you need it and money back if you don't. In the event you cancel your DI policy within the first 4 policy years, no premium is returned. However, if you cancel your DI policy after the fourth policy year, but before age 65, you are eligible for a return of a percentage of premiums paid less any benefits received. From ages 65 to 67, you are eligible to receive a return of 100% of premiums paid less any benefits received.
- Guaranteed Insurability Option (GIO) Rider provides 5 future purchase options, every 12 months to age 60, to increase DI coverage to meet life's changing needs.
- Retroactive Injury Benefit Rider retroactively pays benefits from the first day of the injury if your client is Totally Disabled due to an injury, once they satisfy their elimination period. The Total Disability must occur within 30 days of the Injury and continue during the elimination period.

Business Expense Power® DI Discounts and Upgrades

Illinois Mutual's business expense disability income insurance is a smart choice for your business, but what about DI coverage for your individual income and expenses? Our Paycheck Power® Series DI product line also offers an individual DI plan that provides a benefit to help pay your basic monthly living expenses if you become totally disabled.

5% Premium Discount

You are eligible to receive a 5% premium discount on an Illinois Mutual Personal Paycheck Power® policy and Business Expense Power® policy when both policies are submitted at the same time and issued. The 5% discount applies to both policies. Together, your policies can cover a portion of your net personal income and eligible business expenses based on your particular policies.

Business Owner Allowance (BOA)*

If you are a business owner and apply for Personal Paycheck Power®, Illinois Mutual will increase your insurable net earned income by 25% so that you can qualify for more benefits. This 25% increase is subject to a maximum \$1,000 of additional monthly benefit. Published issue and participation limits still apply.

**Not available to Class 4 occupations or chiropractors.
The BOA can be denied on above-average risk cases.*

You may qualify for the Business Owner Class Upgrade!

The Business Owner Class Upgrade means lower premiums and allows you to apply for optional benefits and riders that are available to the upgraded occupation class. This may mean you have even more coverage options available to you. Make sure to ask your agent if you qualify!

I can help you protect your business and income - contact me today!

Illinois Mutual, headquartered in Peoria, Illinois, is an experienced provider of life insurance, disability income insurance and worksite insurance. Founded in 1910, the Company conducts business in 47 states through an extensive network of independent agents. Illinois Mutual's A.M. Best Financial Strength Rating is A- (Excellent) with a Long-Term Issuer Credit Rating of "a-". The outlook on both of these ratings is Stable.

*Policy Form DI105, Disability Income Policy
Policy Form BE105, Business Expense Policy
Policy Form 9266, Return of Premium Rider
Policy Form 3166, Guaranteed Insurability Option Rider
Policy Form 9253, Retroactive Injury Benefit Rider*

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

For costs and complete details of the coverage, contact your agent or Illinois Mutual.

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

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