

Path Protector Plus[®] Term Life

The Home Path[™] Solution



One of Life’s Biggest Decisions

Purchasing life insurance is all about protecting the things that are most important to you. It’s about showing you care by protecting your loved ones and fulfilling your financial obligations even after you’re gone.

With life insurance coverage, if the unexpected were to happen to you, your loved ones’ goals for the future could still be realized. Path Protector Plus® Term Life from Illinois Mutual provides the flexibility to choose how your insurance can work for you.

Path Protector Plus® Term Life with the Home Path™ Solution

Path Protector Plus® Term Life is a guaranteed premium term life insurance policy, renewable to age 95. Using term life as a basis, we have developed a Home Path™ solution that is geared toward those who want to provide their family with the opportunity to stay in their home if something happens to you.

When you select the Home Path™ solution, premiums are guaranteed level for your selected initial term period, and you can choose between a 15- or 30-year term period. The policy may be renewed after the initial term period at annually increasing rates until age 95.

Also included are an Accidental Death Benefit (if underwriting guidelines are met), a Terminal Illness Accelerated Death Benefit, and a Conversion Option, providing flexibility to adapt your policy to your changing needs with the ability to convert to a permanent life insurance plan through the earliest of the initial term period, the 20th policy year or age 70 without evidence of insurability.

The Home Path™ Solution in Action

Example:

Adam, 26, and Jenny, 24, have just moved into a new home together. They now have a \$150,000 mortgage to think about and want to ensure that if something were to happen to one of them, the other would not lose their home due to inability to make mortgage payments.

Solution:

Using the Home Path™ solution, Adam and Jenny can acquire two 30-year Path Protector Plus® Term Life policies with \$150,000 death benefits, naming each other as beneficiary, to match the 30-year, \$150,000 mortgage they have on their house for a combined monthly premium of \$30.85*. Unlike mortgage credit insurance where the face amount decreases as your mortgage decreases, the face amount of Path Protector Plus® Term Life remains at full value allowing your survivors to pay off the mortgage and still have funds available for other expenses. They can find peace of mind in knowing that if one of them were to die, the other would receive the death benefit and be able to pay off the mortgage.

NOTE: Path Protector Plus® Term Life is not credit insurance but is a term life insurance policy where the face amount does not decrease.

**May vary by state. For illustration purposes only. Subject to underwriting. Examples assume proposed insured’s rating classification is Preferred Non-Tobacco unless otherwise noted. Contact your Illinois Mutual agent for details.*

Make the Home Path™ Solution Yours

Talk through the sheet below with your agent to start customizing your own Home Path™ solution today.

Choose your benefit amount:	Amount: \$ _____	
Your term period:	<input type="checkbox"/> 15 years	<input type="checkbox"/> 30 years
Terminal Illness Accelerated Death Benefit Rider	Included	
Offers an accelerated payment of benefits when the insured is diagnosed with a condition that is expected to result in death within 24 months (12 months in FL). (*see reverse for additional details)		
Accidental Death Benefit Rider	Included	
Provided at 10% of the death benefit up to \$250,000, if the insured meets underwriting guidelines. (*see reverse for additional details)		
Disability Waiver of Premium Rider	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Waives the premium, including rider premiums, during the covered insured’s Total Disability. (*see reverse for additional details)		
	Rider premium applies.	

Make the Decision Today!

We never know what tomorrow will bring. While you can’t ensure you’ll always be there to provide for your loves ones, you can take steps today to provide them the opportunity to stay in their home should anything happen to you.

For more information, visit www.IllinoisMutual.com/Learning-Center/Life-Insurance
See what our agents and policyowners are saying about Illinois Mutual at www.IllinoisMutualNow.com



*Terminal Illness Accelerated Death Benefit Rider additional details

Automatically included with Path Protector Plus® Term Life is Illinois Mutual's Terminal Illness Accelerated Death Benefit Rider, which allows you to accelerate payment of life insurance proceeds when a licensed physician diagnoses the insured with a medical condition that is expected to result in death within 24 months (12 months in FL). The amount available for acceleration may not exceed the lesser of the following:

- 75% of the policy's Amount of Insurance; or
- \$500,000

The minimum accelerated benefit payment is \$5,000.

Certain charges accrue when an Accelerated Death Benefit is paid. Once you accelerate the death benefit, a lien is created that reduces (and may terminate) the policy's death benefit and the cash available for loans, withdrawals, and nonforfeiture options. Interest on the lien continues to accumulate if not repaid. Only one benefit may be paid during any 12-month period. Refer to the appropriate rider form for your state for full disclosure of terms.

Payments made under this rider are intended to qualify for favorable tax treatment under the Internal Revenue Code. However, benefits may be taxable. You should consult a qualified tax advisor prior to purchasing the policy.

Accelerated Death Benefit Payments may affect eligibility for or the amount of certain state or federal government benefits such as Medicaid or Supplemental Security Income (SSI). These riders are not intended to be a substitute for long-term care insurance, health insurance, or nursing home insurance.



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LET'S TALK MORTGAGE PROTECTION.

*Accidental Death Benefit Rider additional details

This rider, which is automatically included with Path Protector Plus® Term Life if the insured meets underwriting guidelines, provides a death benefit to the insured's beneficiaries if the insured's death results solely from accidental bodily injury as defined in the rider.* The included Accidental Death Benefit amount is the lesser of 10% of the policy's Amount of Insurance or \$250,000. The rider ends on the policy anniversary on or after the insured's 61st birthday.

**In CA, rider provides benefit if insured's death is proximately caused by accidental bodily injury as defined in the rider.*

Issue ages: 18 to 60

*Disability Waiver of Premium Rider additional details

This rider waives the policy premiums, including rider premiums, during the covered insured's Total Disability.

Total Disability or Totally Disabled* means, during the first 24 months, that the insured, due to sickness or injury, is unable to perform the substantial and material duties of his or her occupation. After 24 months, Total Disability or Totally Disabled means that the insured, due to sickness or injury, is unable to perform the substantial and material duties of any job for which he or she is or may become reasonably suited by education, training, or experience.

The waiver benefit begins after a six-month elimination period is satisfied and all conditions are met.

If the insured's Total Disability begins before the policy anniversary immediately preceding the insured's 60th birthday and continues to the first policy anniversary on or after the insured's 65th birthday, the waiver benefit is provided until the policy is surrendered, is canceled, or terminates for any reason.

If the insured's Total Disability begins on or after the policy anniversary immediately preceding the insured's 60th birthday, the benefit is provided until the earliest of: a) The date the insured's Total Disability ends; b) The policy anniversary occurring while the insured is age 65, or the Rider Expiry Date, if later; or c) The date the policy is surrendered, is canceled, or terminates for any reason.

**Total Disability definition differs in CA. Please see the policy for details.*

Issue ages: 18 to 60

Policy Form LT17, Term Life Insurance; Policy Form LCON18, Term Life Insurance Conversion Endorsement; Policy Form 5783, Accidental Death Benefit Rider; Policy Form 5785AC(R), Disability Waiver of Premium Rider; Policy Form 5786, Terminal Illness Accelerated Death Benefit Rider

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

For policy costs and details of coverage, limitations, exclusions and terms, contact your agent or 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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