

How Long Could You Make It Without Your Income?

Ask 3 simple questions to build your disability income insurance (DI) plan.

How much do you need to cover your basic monthly expenses?

This is your “benefit amount.” Add up your mortgage, utilities, groceries and other monthly expenses to get a good idea of how much DI you need.



How long might you need DI benefits to last?

This is your “benefit period.” For many policyowners, 2 years of coverage is affordable and provides proper time for recovery and evaluation.



How long could you go without a paycheck?

When you purchase DI, you’ll be asked to choose your “elimination period,” which is the amount of time between when you become disabled and when your DI benefits begin to be paid.



How Far Does Your Income Have to Go?

Take a minute to determine the total monthly expenses covered by your income.

Mortgage/Rent	\$ _____
Utilities (<i>gas, electric, phone, internet</i>)	_____
Groceries	_____
Car Payments	_____
Other Insurance (<i>auto, home, health, life</i>)	_____
Childcare/Education Needs	_____
Credit Cards/ Other Debt	_____
Spending Money/Other Obligations	_____
Monthly Total	\$ _____

Without Your Income, How Would You Pay Your Monthly Expenses?

Nearly 69% of Americans would experience financial difficulties if their paychecks were delayed for a week,¹ and the average Illinois Mutual DI claim duration is about 12 months.²

DI provides a benefit to help pay your monthly expenses if an income-interrupting illness or injury prevents you from working.

Contact me to explore your income protection options.

¹“Getting Paid in America.” American Payroll Association Survey, 2020.
²Illinois Mutual data including claims with payments from 1/1/1986 – 12/31/20.
Policy Form DI105, Disability Income Policy.

Not available in AK, CA, DC, HI, 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.