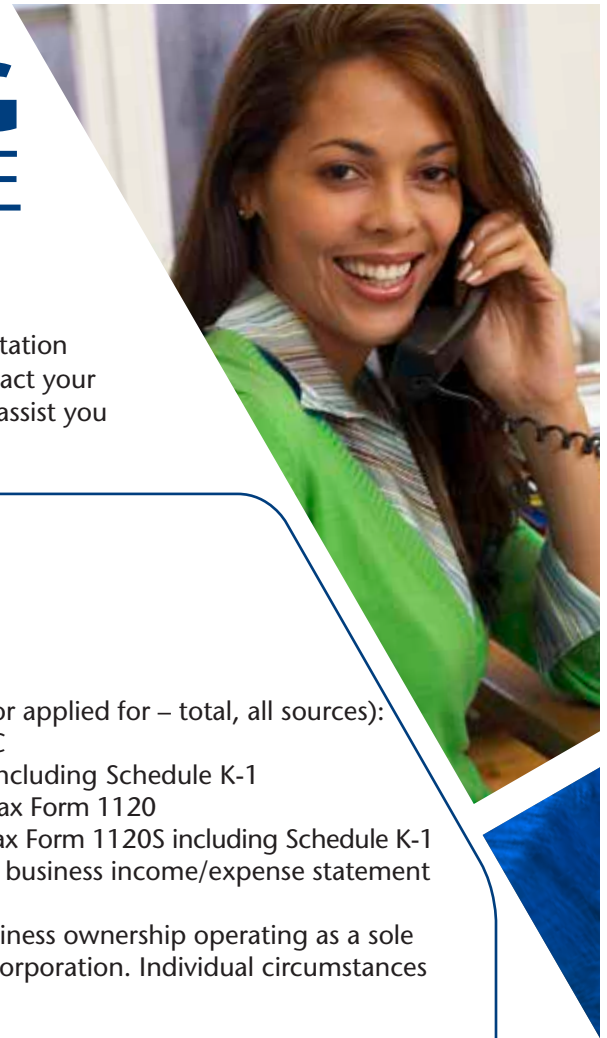


DI UNDERWRITING MAKING A DIFFERENCE EVERY DAY

Below you'll find information regarding Illinois Mutual's financial documentation guidelines and non-medical limits. If you have any questions, you can contact your disability income insurance (DI) underwriting team directly! We're here to assist you with underwriting questions, case status updates and service needs.



NEW Financial Documentation Guidelines

Income Documentation*

The following past two years' documentation is required:

Self-Employed Applicants:

Only required if benefit amount is greater than **\$3,000/month** (in force or applied for – total, all sources):

- Sole Proprietor: Federal Tax Form 1040 including Schedule C
- Partners of Partnership: Federal Partnership Tax Form 1065 including Schedule K-1
- Owners of Closely Held "C" Corporations: Federal Corporate Tax Form 1120
- Owners of Closely Held "S" Corporations: Federal Corporate Tax Form 1120S including Schedule K-1
- o If self-employed less than 12 consecutive months, a year-to-date business income/expense statement and/or employment contract copies are required.
- o Self-employed is defined as any applicant with 20% or more business ownership operating as a sole proprietor, independent contractor, partnership or closely held corporation. Individual circumstances may warrant additional documentation requirements.

Non-Owner W-2 Employees:

Federal Tax Form W-2 only required if benefit amount is greater than **\$5,000/month** (in force or applied for – total, all sources).

NEW Non-Medical Limits*

Total Amount of Insurance Applied For and In Force With This Company			
Age	Non-Med	Abbreviated Paramed Blood Profile Urinalysis	Paramed Blood Profile Urinalysis
18-60	\$200 - 3,000	\$3,001 - 4,999	\$5,000+

A 6-month benefit period is considered non-medical, unless an exam is specifically requested by the Home Office. However, a blood profile and urinalysis are required on all applications with monthly benefits over \$3,000.

Toll Free: (800) 437-7355 • DI Underwriting Inquiry: ext. 761
DI Underwriting Status: ext. 790 • DI Underwriting Fax: (800) 884-7607
Underwriting@IllinoisMutual.com

**Illinois Mutual's Underwriting Department reserves the right to request financial and/or medical requirements for any amount of coverage.*

*Policy Form DI105, Disability Income Policy
 Policy Form BE105, Business Expense Policy*

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

For costs and details of coverage, limitations, exclusions and terms, contact Illinois Mutual.

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