

NEW W-2 Employee Occupation Class Upgrade

Effective January 1, 2015

- W-2 employees in eligible paraprofessional or skilled trade occupations applying for Personal Paycheck Power® can now receive a “one-class” occupation upgrade*.
- This class upgrade allows your clients to apply for optional benefits and riders that are available to the upgraded occupation class, which may mean your clients have even more coverage options available to them.
- The To Age 67 benefit period* may be available to Class 2 and Class 3 occupations subject to gainful employment in the current occupation for at least 2 consecutive years and a minimum salary of at least \$30,000 annually.

Available class upgrades are as follows:

- Class 2 upgraded to Class 3
- Class 3 upgraded to Class 5

Your community is full of paraprofessionals and skilled trades workers who need help protecting their income. Let them know that you’re here to help them protect what they work so hard for.

Paraprofessionals

A paraprofessional is a person who is trained, certified or licensed to assist a doctor, surgeon, dentist, veterinarian, registered nurse or other professional. Eligible occupations are:

- Dental assistants
- Dental hygienists
- Veterinary assistants
- Licensed practical nurses (LPNs)
- Licensed vocational nurses (LVNs)
- Surgical assistants
- X-ray technicians
- Ultrasound technicians
- Teachers’ aides

Skilled Trades Workers

A skilled trades worker is a person who is trained, certified or licensed in a particular trade or type of work that requires special training, advanced skill or manual proficiency. Eligible occupations are:

- Carpenters
- Plumbers
- Electricians
- Heating, ventilation, air conditioning (HVAC) Technicians
- Machinists
- Mechanics

*Occupation upgrades are limited to one class. Not available to Class 4 occupations or chiropractors. The class upgrade and/or the To Age 67 benefit period can be denied at the underwriter’s discretion on above-average risk cases. Part-time occupations are restricted to a maximum 2 year benefit period.

NEW Business Owner Coverages Available

Illinois Mutual knows small business owners. We work hard to provide disability income insurance (DI) to help meet their needs. That's why we've improved our Business Owner Occupation Class Upgrade* with the following enhancements, effective January 1, 2015:

- The Business Owner Occupation Class Upgrade now includes the optional benefits and riders available to the upgraded occupation class. This may mean your clients have even more coverage options available to them.
- The To Age 67 benefit period* is now available to Class 2 and 3 occupations. Must have gainful employment in the current occupation for at least 2 consecutive years and a minimum net income after business expenses of at least \$30,000 annually.**

Available class upgrades are as follows:

- Class 1 upgraded to Class 2
- Class 2 upgraded to Class 3
- Class 3 upgraded to Class 5

As always, if your business owner clients are applying for Personal Paycheck Power® or Business Expense Power® and want to take advantage of the "one-class" occupation upgrade, they must:

- Have at least 20% ownership of their business
- Demonstrate 2 consecutive years of profitable business operations immediately preceding application completion.

Take advantage of this opportunity today!

Contact your DI sales team for more information.

***(800) 437-7355, ext. 719
DISales@IllinoisMutual.com
www.IllinoisMutual.com***

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**Class 1 occupations upgraded to Class 2 are not eligible for a To Age 67 benefit period. Part-time occupations are restricted to a maximum 2 year benefit period.

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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