

MUTUAL *Interest*

Message from the President & Chairperson

Every day, our actions are centered on people. We're not just selling life, disability income, and worksite insurance. We're helping people protect their hopes and dreams and minimize their vulnerabilities. It's meaningful work built on earned trust not only with policyowners, but also with our valued distribution partners. This is why Illinois Mutual offers the right balance of quality insurance products, seamless processes and friendly, personalized service. It's also how we can help you create great customer experiences that convert into lasting client loyalty.

Life Insurance Awareness Month (LIAM) is right around the corner! We've developed an exciting plug-and-play campaign that you can use with your clients to build awareness of the importance of Life insurance. And stay tuned for more news about our NEW, flexible term life product coming mid-September!

Disability income insurance (DI), oftentimes an overlooked part of a sound financial plan, has never been easier to sell with our M.U.G.® sales strategy to simply explain the benefits of DI. You can also customize a DI plan to satisfy your most challenging client with the right riders and options.

Our fastest-growing product line is worksite insurance. With rising costs of employee benefits, employers are looking for a viable solution to offset those costs to retain and attract talent. Our sales experts are ready to position you for success with support that will attract high-value customers.

Your service-driven mindset aligns with ours to collaborate in building relationships that yield meaningful rewards – both personally and professionally. Thank you for working with Illinois Mutual. We value your trust and work hard to maintain it.



Katie M. Jenkins
President & Chairperson



What's Inside...

2

Building Awareness

- Customer Experience: Reinventing the Journey

3

Worksite Insurance

- New Sales Support – Same Great Worksite Products!

3

Disability Income Insurance

- Simplify Selling DI with M.U.G.®

4

Life Insurance

- It is LIAM time!

6

News You Can Use

- DI & Life Quarterly Incentive
- August Photo Contest Winner
- RealTALK Survey
- Are You on the Agent Forum?

7

Compliance Corner

- Help Combat Insurance Fraud

Customer Experience: Reinventing the Journey

At this year's spring LIMRA (Life Insurance Management Research Association) marketing conference held in Baltimore, marketing and sales professionals eagerly assembled to compare notes and explore how innovations in the insurance industry are reinventing the customer purchasing journey. Interesting topics like emerging technologies in artificial intelligence (AI), best practice digital marketing tactics and compelling storytelling trends were covered at length. But the overriding theme that resonated most was that service standards have been raised by innovators in retail industries like Google, Amazon and Apple, and we all need to step up our game to meet current customers' expectations. Customers want to engage with brands that are innovative, service-driven at every touchpoint and relatable to their personal beliefs.

A few key takeaways

1. Technology should enhance - not replace human interactions.

People want to be treated, well, like people at every micro moment and touchpoint with your business - even online. Technology is most effective, when it enhances a service experience to simplify processes or add convenience. But most importantly tech should be delivered in a way that still makes people feel well-taken care of throughout the entire sales process.

2. To inform, you must first engage by telling your brand's own story.

Customers want to feel a connection with your product, service or cause. People engage with brands that are relevant and similar to their personal beliefs and effective storytelling drives people to take action! That's why it is important to get out there and share the compelling story behind your brand, and let people know what you stand for.

3. Digital marketing provides strategic metrics!

The beauty of email, web and social media marketing, is that they offer analytics about your customer that can help guide your sales strategies. Customers also want to engage on their terms, so meeting them online is crucial to your marketing plans.



New Sales Support – Same Great Worksite Products!

A service-driven business partner is essential to your long-term success. We'd like to introduce Dana Allen and Sarah French, our newest Worksite team members, as they join our veteran Sales Support Specialist, Kris Crane. They are here to simplify your sales process and help you grow your business! Worksite is our fastest growing product line with a competitive portfolio that employers can use to attract and retain talent without adding cost to their overhead.



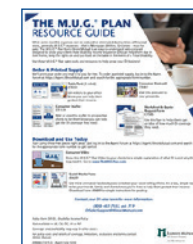
Dana Allen Kris Crane Sarah French A8072

Ask your dedicated Worksite sales team for this flyer!
(800) 437-7355, ext. 782 • Worksite@IllinoisMutual.com

Disability Income Insurance

Simplify Selling DI with M.U.G.®

Explain the need for disability income insurance (DI) with our easy-to-understand M.U.G.® Plan sales approach. It will resonate with your client, because it simply defines life's basic important needs that DI can help protect. Some monthly expenses can be reduced or eliminated during times of financial stress caused by an income interrupting disability. Generally, M.U.G.® expenses – that is mortgage, utilities, groceries – must be paid.



A9686

Download our M.U.G.® Plan Resource Guide from our Agent Forum's Resource Library to see our FREE sales support tools available to you!



Ask about PERKSSM to sell Business Expense DI too!
A9671

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

Contact your DI sales team for sales support!

(800) 437-7355, ext. 719
DISalesSupport@IllinoisMutual.com

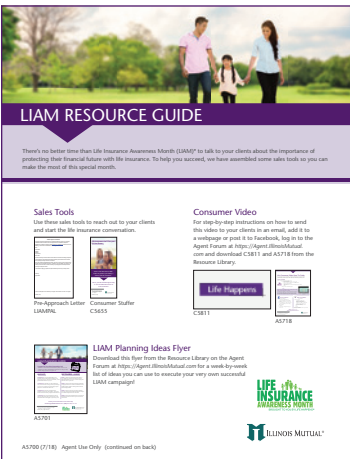
It is LIAM time!

Illinois Mutual is once again celebrating LIAM* (Life Insurance Awareness Month), an industrywide event aimed at raising awareness around the importance of life insurance planning. There's no better time to talk to your clients about protecting their financial future with life insurance.

Danica Patrick, former professional race car driver, is the returning LIAM spokesperson! Her compelling real-life story is sure to capture the attention of your clients and drive them to take action.



**LIAM is an industrywide event coordinated by Life Happens. Illinois Mutual is a member of Life Happens. Danica Patrick's services as LIAM 2018 spokesperson were retained by Life Happens.*



A5700

To help you succeed, we have assembled a list of sales tools so you can make the most of this special month. If you haven't already, download the LIAM Resource Guide (A5700) from our Agent Forum's Resource Library.

Contact your Life sales team for sales support!

(800) 437-7355, ext. 775 • LifeSalesSupport@IllinoisMutual.com



NEW, Flexible Term Life Product Coming Soon
Stay tuned!

NEWS *you can* USE

Get Paid for Your Great DI and Life Sales Performance!

To learn more, ask your DI and life sales teams about our quarterly incentives and ask for these flyers!



HO361



HO387C

RealTALK Survey

Be a part of the conversation! Watch for our brief quarterly RealTALK survey, coming soon, and share your feedback. It only takes a few minutes and helps us help you!

Are You on the Agent Forum?

If not, register today at Agent.IllinoisMutual.com! It's our mobile-friendly agent portal available exclusively to all Illinois Mutual licensed agents, and it's full of tools, training, and tips to help you sell!



Photo Contest Winner Featured for August!



Congratulations to Amanda DeWester! Her photo and story titled, "American Dreaming" is the featured winner for the month of August! As a contest winner, a donation was made to the charity of her choice, Wally's Smile on Amanda's behalf. Visit our Winner's Gallery on our Company website and see the monthly winning photos along with the stories behind them.

Compliance Corner: Help Combat Insurance Fraud

As our valued agent, you provide a service to clients who want to safeguard themselves and their families with insurance protection.

One way you can help us achieve our goal of providing products that meet the needs of hard-working individuals at prices they can afford is by staying alert to potential red flags of insurance fraud. That's because insurance fraud is costly to the insurance industry, which in turn leads to higher costs for consumers.

Here are 6 potential red flags of insurance fraud at the time of application for your consideration:

1. The applicant is in a hurry for coverage to take effect.
2. The applicant asks hypothetical questions about coverage in the event of a loss.
3. The applicant wants to pay the premium in cash or money order.
4. The applicant is reluctant to answer application questions or submit to a telephone interview.
5. The applicant's health history seems unusually brief given his or her age or obvious physical impairments.
6. The applicant seems unusually familiar with insurance terminology or asks specific questions related to claims procedures.

This is not a comprehensive list, but we hope it gives you an idea of some potential red flags. Also, we understand that sometimes red flags have legitimate explanations – we just want you to be alert to situations that may merit further investigation.

Also, after a policy has been issued, be sure to inform our Claims department if you suspect a policyowner has not truthfully reported an incident or condition in an attempt to be paid for a loss that is not covered by the policy.

Remember, in many states, any person who knowingly engages in insurance fraud, or has knowledge or reasonable belief that a fraudulent insurance act is being committed, may face criminal penalties. If you suspect insurance fraud has occurred, please contact Adam Harn, Illinois Mutual's Anti-Fraud Investigator, at (800) 427-7355, ext. 478.

Convert great customer
experiences into client
loyalty!

Look inside to learn how.

MUTUAL *Interest*

Empowering Agents for Success · 3rd Quarter 2018

Convert great
customer experiences
into client loyalty!

