

# MUTUAL *Interest*

## Message from the President & Chairperson

Each New Year brings revived energy as we look forward to upcoming plans and look back on last year's accomplishments. Enhancing sales education, collaboration and innovation remain at the forefront of our focus, as we continually build on the strong foundations of these aspects of our business.

In reflection of last quarter, I'm happy to report that A.M. Best affirmed Illinois Mutual's rating of A- for the second year in a row with a stable outlook. We are very pleased and believe the best is yet to come at Illinois Mutual.

Our sales and support teams are ready to help you hit the ground running to build your business in 2018. With the nationwide *Insure Your Love* campaign coming next month, we can help you prepare for a fruitful February. Just visit our mobile-friendly Agent Forum's Resource Library full of complementary sales tools and guides to get started. It's a great opportunity to show your clients that protecting those who matter most with life insurance is the best way to say "I love you."

For those of you selling worksite benefits, be sure to check out our new consumer videos showcasing the benefits of term life and accident insurance products. These quick sales tools can help you explain the product and convert your prospects to clients in no time.

Here's to a promising year ahead with new opportunities where we can mutually succeed. We thank you for your past, present and future interest in Illinois Mutual.



Katie M. Jenkins  
President & Chairperson



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### Compliance Corner



## Giving Back & Having Fun in 2017

2017 was another great year for Illinois Mutual, both as a company and as a caring community of people. As employees, we provide services and products to help people achieve and safeguard their financial security and support partnering agents with tools, training and skilled sales teams to position them for success. Our focus is on customer service to drive quality and create a differentiating personal experience to those we serve.

As a community, we open our hearts and enthusiastically give back with our time and resources to make a positive difference where we work, play and live. We proudly share some of the highlights of 2017 that contributed to our success in 2017 as a Company and work as a team giving back to others:

- We continue to make strides in innovation and technology to enhance the user experience.
  - » Mobile-friendly enhancements were made to the Agent Forum for convenient agent access out in the field with smart phones and tablets – including 5G QUOTE® to generate quick client quotes (without an illustration).
  - » Policyowners can now submit online Accident Wellness Benefit Rider claims anytime, anywhere with our mobile-friendly tool.
  - » Worksite agents can track their sales with a new online dashboard tool.
- The Company and employees teamed up to help those in need.
  - » Illinois Mutual's UnitedWay campaign had 100% employee participation, company match and fundraising events like our CEO and executive team members in a dunk tank for donations.
  - » We raised funds to benefit Relay for Life and Race for the Cure.
  - » Salvation Army contributions were made by Illinois Mutual and teams were bell ringers out in our community.
  - » We participated in our local Reading Buddies program.

Katie McCord Jenkins, Illinois Mutual President and Chairperson, sums it up well when she says, *"In 2017, we worked hard, accomplished a lot and had some fun along the way."*

To learn more about Illinois Mutual, visit [IllinoisMutual.com](http://IllinoisMutual.com) to watch our Giving Back & Having Fun video.



## Showcase the Benefits of Worksite Term Life and Worksite Accident Insurance

Employers are looking for affordable ways to attract and retain talented employees. Worksite products are a great way to help your clients offer their employees a benefit that can financially protect what matters most. These consumer-friendly videos on our Agent Forum's On Demand Webinars section can help you showcase the benefits of Worksite Term Life and Worksite Accident Insurance to both client and employee audiences.



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Contact your Worksite sales team for more information.  
(800) 437-7355, ext. 782 • [WorksiteSales@IllinoisMutual.com](mailto:WorksiteSales@IllinoisMutual.com)

*Policy Form WL13 Renewable Term Life Insurance to Age 95; Policy Form WSA07, Voluntary Accident Policy*  
Not available in AK, CA, DC, HI, MT or NY. Coverage and availability may vary in other states.  
For costs and details of coverage, limitations, exclusions and terms, contact Illinois Mutual.

*Illinois Mutual, its agents and representatives may not give legal or tax advice.  
An independent accountant or attorney should be consulted regarding individual circumstances.*

*The Illinois Mutual Accident policy does not meet the Minimum Essential Coverage requirements of the Affordable Care Act.*

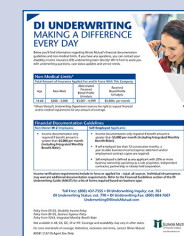
### Disability Income Insurance

## Understanding Underwriting to Help You Sell DI

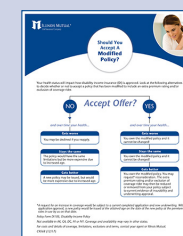
Surprises that occur during the underwriting process can hinder a disability income insurance (DI) sale. Your prospect is looking for trusted guidance from you, so thoroughly explaining underwriting expectations at the beginning of the process is good practice. Knowing details upfront will ease the sale's homestretch because you can confidently set expectations. Download these forms from our Agent Forum's Resource Library to understand non-medical limits, for financial documentation guidelines and for good field underwriting tips. We can even help you navigate the sale if a policy cannot be issued as applied for and requires modifications.



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Contact your DI sales team for sales support!  
(800) 437-7355, ext. 719  
[DISalesSupport@IllinoisMutual.com](mailto:DISalesSupport@IllinoisMutual.com)

Or DI underwriting team at (800) 437-7355,  
- DI Underwriting Inquiries – ext. 761  
- DI Underwriting Status – ext. 790  
DI Underwriting Fax – (800) 884-7607  
[Underwriting@IllinoisMutual.com](mailto:Underwriting@IllinoisMutual.com)



# PREPARE FOR INSURE YOUR LOVE

## IN FEBRUARY

February is a time many people think about ways to show how much they care about their loved ones. Illinois Mutual is once again celebrating Insure Your Love\*, an industrywide event aimed at raising awareness around the importance and power of proper insurance planning. Don't miss this great opportunity to help your clients understand that protecting those who matter most with life insurance is the best way to say "I love you!" Buying life insurance is a selfless gesture of love; your clients care so much that they've made plans to protect their loved ones even after they're gone.

There's no better way for your clients to demonstrate their love than with an insurance plan that will protect their families if the unexpected were to happen. We have created marketing materials ranging from planning guides and postcards to stuffers and social media posts to help you deliver the Insure Your Love message to your clients this February.

*\*Insure Your Love is an industrywide event coordinated by Life Happens. Illinois Mutual is a member of Life Happens. Policy Form 614, Renewable Term To Age 95; Policy Form 617, Whole Life Insurance To Age 121 Policy. Not available in AK, DC, HI, MT or NY. Coverage and availability may vary in other states. For costs and details of coverage, limitations, exclusions and terms, contact Illinois Mutual.*



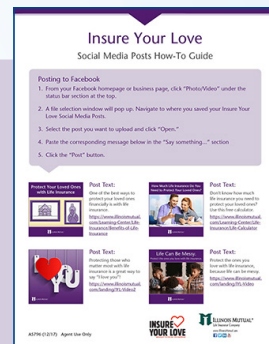
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Log in to the Agent Forum at [Agent.IllinoisMutual.com](http://Agent.IllinoisMutual.com) and visit the Resource Library to download and order your complimentary Insure Your Love sales tools and start planning today!

Ask about our 2018 quarterly life incentives...

You can earn extra cash for your performance with 3 incentive levels!



**INSURE YOUR LOVE**  
BROUGHT TO YOU BY LIFE HAPPENS

Contact your Life sales team for details!

(800) 437-7355, ext. 775 • [LifeSalesSupport@IllinoisMutual.com](mailto:LifeSalesSupport@IllinoisMutual.com)



# NEWS *you can* USE

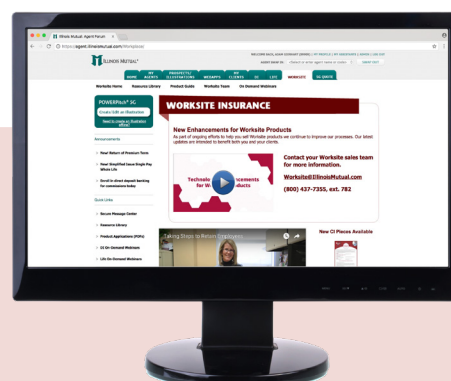
## Photo Contest Winner Featured for January!



Congratulations to agent Jared Gibbs! His photo and story titled, *"Havasupai Falls – Earth's Hidden Gem"* is the featured winner for the month of January! As a contest winner, a donation was made to the Paladin Sports Outreach on Jared's behalf. Visit our Winner's Gallery on our Company website and see the monthly winning photos along with the stories behind them.

## Get Paid for Your DI and Life Sales Performance!

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

[illegible]

## Are You on the Agent Forum?

If not, register today at [Agent.IllinoisMutual.com](https://Agent.IllinoisMutual.com)! It's our mobile-friendly agent portal available exclusively to all Illinois Mutual appointed agents, full of tools, training and tips to help you sell!

## RealTALK Survey

Join the conversation! Watch for our brief quarterly RealTALK survey about Spanish-translated marketing, coming soon, and share your feedback. It only takes a few minutes and helps us help you!



See Our Ad in the Upcoming Issue of  
Advisor Today!

Showcase the advantages of living benefits with your next client by sharing our consumer video located on our Company website's Learning Center.



## Compliance Corner:

## Be familiar with anti-rebate rules

As you work to promote your business in 2018, you likely are thinking about ways to attract new clients and show your appreciation to existing ones.

Keep in mind, though, that while client appreciation events can be a great sales tool, certain activities can lead to ethical issues in the insurance industry. Most states have laws that strictly prohibit insurers and their agents from “rebating” – that is, giving or promising a client or potential client something of value in exchange for buying insurance.

One example of rebating would be refunding a client a portion of your commission for the sale – but a rebate can take many other forms, including but not limited to cash payments, gift cards, gifts of meals or entertainment, memberships, personal services, or any item of more than nominal value. Be sure to find out your state’s “nominal value” because this amount varies by state. For example, nominal value is \$2 in Nevada (for an item that must include an advertisement of the company) and \$50 in Ohio (but only if an item is given to induce a person to obtain a quote without being tied to purchasing insurance).

Why is rebating a problem? Anti-rebate laws date back to the late 1800s. They were designed as “consumer protection” and insurer solvency laws. Anti-rebating aimed to eliminate widespread abuse of gifting by making the playing field even among agents and insurers. Today the anti-rebate laws are still consumer protection laws designed to promote fair competition among insurers and agents and prevent unfair price discrimination that could result when not everyone who purchases a policy receives the same offer.

So avoid potential penalties by making sure you are familiar with your state's anti-rebate rules when planning your next sales campaign.

We can help  
build your  
business in 2018!

# MUTUAL *Interest*

Empowering Agents for Success · 1st Quarter 2018

Looking forward  
as we build on  
the past!

1910

1958

1983

2018