

1st Quarter 2020

Mutual Interest

Prepare Now for Insure
Your Love in February



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Message from the President & Chairperson

If you ask our policyowners what type of business we're in, you might be surprised by some of their answers. Yes, our mission is to help people achieve and safeguard their financial security, but our important work doesn't stop there. We help people do so much more that has immeasurable value. We help them preserve dreams. We help them have peace of mind. We help them keep promises. The list goes on with personal answers that are so important to them and equally important to us. This is why we align with caring agents like you, who focus on service excellence to drive differentiating personal experiences. All of us are in the business of helping people protect what matters most to them. It doesn't get much more important than that - does it?

“Yes, our mission is to help people achieve and safeguard their financial security, but our important work doesn't stop there.”

Looking to the new year with new perspective, our home office teams are ready to help you do your best work with support, tools and new ideas to position you for sales success. I encourage you to check out our turnkey campaign materials promoting the importance of life insurance during February's Insure Your Love Campaign. It's a great opportunity to increase awareness and sales too!

The development of our Life, DI and Worksite products is inspired by helping people. That's why I believe that this year's Insure Your Love theme, "A Promise Kept," resonates with all that we do—well beyond February! Thank you for your interest in Illinois Mutual and for sharing in what is at the heart of what we do.

Katie M. Jenkins

Katie M. Jenkins
President & Chairperson



Social Media Is Shaping Purchase Behaviors.

Are You On Board Online?



It is no secret that customers' expectations and purchase behaviors have been influenced by online retail giants like Amazon and Google, and the importance of having a digital presence has become increasingly important in today's business landscape. Customers want to engage with brands that are innovative, service-driven and relatable to their personal beliefs.

A recent LIMRA MarketFacts article (Number 4, 2019) by Nancy Harhut, titled *Behavioral Science as a Marketing Tool*, states "when people are uncertain of which decision to make, they often look to others – particularly others like themselves – and follow their lead." Social media platforms like Facebook and LinkedIn offer an opportunity to be there when potential clients look to others for reviews. It's not only about creating an online digital presence, but also gaining insight into a community's opinions of products, services and even sales professionals.

These are just a few reasons why social media can be so powerful to promote a business, and if you're not already nurturing leads through social media, you should seriously consider doing so.

Visit our Facebook and LinkedIn pages for ready-to-share posts!

Contact our sales team to find out more about how we can help you market on social media.

(800) 437-7355 • Sales@IllinoisMutual.com

Four in 10 Gen Xers and over half of Millennials are likely to check recommended advisors for a social media presence.

Life Happens and LIMRA, 2018 Insurance Barometer Study



Social Media Insights

Social media should enhance—not replace human interactions.

People want to be treated like people at every touchpoint with your business—even online. Use social media to enhance a service experience, to simplify a process or to add convenience. Post content that adds value to your business to keep them coming back for more. Since social media interactions are on display for an entire community to see, great customer reviews become referrals that can be simply seen and simply shared.

To inform, you must first engage. Share your own success stories.

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! By doing this you won't just gather one-and-done customers. You'll build brand loyalty by connecting the right people with your business.

Digital marketing provides strategic metrics!

The beauty of social media is that it offers analytics about your customer that can help guide your sales strategies going forward. Using metrics from social media may trigger privacy law protections. Be sure to know your customer's state privacy law protections before using metrics. Customers also want to engage on their terms, so meeting them online is crucial to your marketing plans.

Worksite Is Our Fast-Growing Product Line. Make it Yours, too!

In today's evolving job market, employers are exploring ways to provide more to their employees that will help their business attract and retain talent without affecting their bottom line. That's why Worksite is an attractive option to middle market business owners and their employees.

It's our fast-growing product line that can help you expand your business. To maintain its momentum, we introduced a new Worksite Term Life product to our portfolio last Fall, and there is more to come in 2020 - so stay tuned!

We offer a wide array of free sales tools on our Resource Library's Agent Forum to educate and help you promote our 5 Worksite products as a program that complements any employer's benefit package!

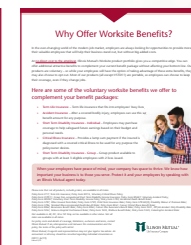


Meet Sarah!

She's a service-driven member of our worksite sales team who's here to help you sell! To get started, she recommends a few of our most popular sales tools.

“Our quick reference guide gives you product specs at-a-glance and this flyer offers a nice overview to introduce Worksite to your clients!”

ILLINOIS MUTUAL WORKSITE PRODUCT QUICK REFERENCE GUIDE		
Product	Key Features	Key Benefits
Term Life Insurance	Term Life Insurance provides a death benefit to your loved ones if you pass away during the term of the policy. The death benefit is paid as a lump sum to your designated beneficiary.	Term Life Insurance is the most cost-effective way to provide life insurance coverage for your employees.
Disability Income Insurance	Disability Income Insurance provides a monthly benefit to your employees if they become disabled due to an accident or illness.	Disability Income Insurance provides a steady stream of income to your employees if they become disabled.
Accident and Sickness Indemnity	Accident and Sickness Indemnity provides a lump sum benefit to your employees if they become disabled due to an accident or illness.	Accident and Sickness Indemnity provides a lump sum benefit to your employees if they become disabled.
Health Insurance	Health Insurance provides a monthly benefit to your employees if they become disabled due to an accident or illness.	Health Insurance provides a steady stream of income to your employees if they become disabled.
Dental Insurance	Dental Insurance provides a monthly benefit to your employees if they become disabled due to an accident or illness.	Dental Insurance provides a steady stream of income to your employees if they become disabled.
Vision Insurance	Vision Insurance provides a monthly benefit to your employees if they become disabled due to an accident or illness.	Vision Insurance provides a steady stream of income to your employees if they become disabled.
Life Insurance	Life Insurance provides a monthly benefit to your employees if they become disabled due to an accident or illness.	Life Insurance provides a steady stream of income to your employees if they become disabled.



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These flyers and more are also available on our Agent Forum's Resource Library.

Ask me for these sales tools today!

(800) 437-7355, ext. 782

Worksite@IllinoisMutual.com



Policy Form LT17, Term Life Insurance

Not available in AK, 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.

Illinois Mutual, its agents and representatives may not give legal or tax advice.

An accountant or attorney should be consulted regarding individual circumstances.

Prepare Now for Insure Your Love in February!

February is approaching and it's a time when many think about ways to show how much they care about their loved ones. So many of the biggest moments of our lives are accompanied by a promise made. For many of these moments, life insurance can be the way to help make sure it's a promise kept.

Illinois Mutual is once again celebrating Insure Your Love*, an industrywide awareness campaign promoting the importance and power of proper insurance planning. Take advantage of 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!"

There's no better way for your clients to show how much they care 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 pre-approach letters to help you deliver the Insure Your Love message to your clients this February.

Make February more fruitful with \$100 bonus opportunities – and the chance to earn the \$2,500 grand prize!

Contact your Life Sales team to learn more and determine if you are eligible!

(800) 437-7355, ext. 775

LifeSales@IllinoisMutual.com



Log in to the Agent Forum at Agent.IllinoisMutual.com and visit the Resource Library to download and order complimentary Insure Your Love sales tools and start planning today!



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A5716



STF127



SD299



C5674

"A Promise Kept"



Take Advantage of Our Recent DI Underwriting Enhancements

Our disability income insurance (DI) underwriters work hard to position you for sales success. That's why we continue to make updates that really matter, so you can make better offers to meet your clients' needs. Understanding our underwriting requirements can help equip you to create better customer experiences, too!

Take a Look at these Improved DI Advantages:

- Better options for part-time workers!
 - Expanded maximum benefits periods to 5 years or less! (previously 2 years or less)
- Better options for farmers!
 - Expanded maximum monthly amounts!
- Updated height and weight chart guidelines!
 - More eligible DI prospects fall within these parameters.
- More occupations are eligible for DI!
- More W-2 employee occupations are eligible for class upgrades, too!
- Table rating enhancements that improve DI eligibility!

Ask your DI Sales team about these updates, sales support and DI quarterly incentives, too!

Contact your DI sales team today!

(800) 437-7355 ext. 719 • DISales@IllinoisMutual.com

NEW! Updated Non-Med Limits

- Abbreviated paramed blood profiles for benefit amounts of \$3,001+
- Full paramed exam no longer required as a routine age and amount requirement above \$5,000

DI Underwriting Financial Guidelines and Non-Medical Limits

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

Abbreviated Paramed Blood Profile

Age	Benefit Amount	Requirement
18-60	\$200 - \$3,000	Full Paramed Exam
18-60	\$3,001+	Abbreviated Paramed Blood Profile

Non-Medical Limits

Age	Benefit Amount	Requirement
18-60	\$200 - \$3,000	Full Paramed Exam
18-60	\$3,001+	Abbreviated Paramed Blood Profile

Toll Free: (800) 437-7355 • DI Underwriting Inquiry: ext. 761
DI Underwriting Sales: ext. 796 • DI Underwriting Fax: (800) 888-7407
Underwriting@IllinoisMutual.com

NON-MEDICAL LIMITS*

Total Amount of Insurance Applied For and In Force With This Company

Age	Non-Med	Abbreviated Paramed Blood Profile Urinalysis
18-60	\$200 - 3,000	\$3,001+

A9581, Available on our Agent Forum's Resource Library

*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.

Compliance Corner:

Compliance Reminders for 2020

As a new year gets under way, we would like to take this opportunity to provide a few reminders to you, our valued agent.

Use Approved Advertising Materials in Social Media

When we think about advertising needing prior approval, social media advertising campaigns may be overlooked. Social media advertising is subject to the same rules as other advertising. We encourage you to use social media as it is proving to be an effective advertising channel. And to assist you in your social media advertising, Illinois Mutual's Facebook page has pre-approved posts which can be shared without prior approval! As with other forms of advertising, if you are not using the pre-approved marketing materials available to you at no charge in the Agent Forum or on Facebook, just submit the social media piece to our Marketing, Communication & Research Department (MCR) for review and approval. For more information, contact Dave White at (800) 437-7355, ext. 305.

For more information about Illinois Mutual's advertising review process, please contact Dave White at (800) 437-7355, ext. 305.



Keep AML Training Up to Date

If you sell life insurance products – or want to start! – it's important to stay current with Anti-Money Laundering (AML) rules. Illinois Mutual requires that agents doing business with us complete an approved course at least once every three years. For more information about getting AML training through LIMRA at no cost to you, contact Agent Contracting and Commissions at (800) 437-7355, ext. 332.

Combat Insurance Fraud

We want to keep our products affordable for your clients and potential clients. One way you can help us achieve that goal is by helping us combat fraud, which is costly to the insurance industry and in turn leads to higher costs for consumers. If you suspect insurance fraud has occurred, contact Emily Willburn at (800) 427-7355, ext. 436 or your state insurance department.

Remember, you can always contact your Home Office Sales Team if you have questions related to Illinois Mutual business practices. And if you ever have concerns that you would prefer to discuss confidentially, call the Illinois Mutual Hotline at (800) 437-7355, ext. 447.

Mutual Updates

Enter our *Moments Matter* photo contest in February!

Helping support communities through our time, talents and resources is at the heart of our core beliefs, and we want to encourage others to do the same! With everyone doing their small part, together we can enrich our communities to be better places to work, play, and live.



That's why we are hosting Moments Matter, a contest inviting our friends and neighbors (including our agents, policyowners, retirees and employees) to submit a photo capturing a special "moment that matters" in their life. Is it an endearing time captured with family or friends or an amazing view of a majestic landscape from a special vacation? Contest winners will have a donation made on their behalf to an eligible charity of their choice.

Watch for more details coming soon!

Life and DI Quarterly Incentives

Earn Extra Cash for Your Life & DI Sales!

Ask us about our quarterly incentives, including expanded Life sales incentive levels!

Contact your sales team for details and to determine if you are eligible. (800) 437-7355 (ext. 775 for Life • ext. 719 for DI)

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 appointed agents, and it's full of free tools, training, and tips to help you sell!

Living Our Mission: Investing in Employees' Dreams

Creative Pool Builders owner Stephen Wright sees offering worksite products as part of retaining and standing by his employees. "If something happened to one of them, it would be horrendous if they lost their salary. They have homes, families and responsibilities."

Wright says he feels secure with Illinois Mutual products. "I actually asked my agent to get me the best company that I could trust." Knowing the way that he cares about his employees, many of whom are his family members, agent Caroline Wright felt a long-standing, family oriented company with products that can be tailored to the needs of the business owner was a good match.

Watch the full story now at www.IllinoisMutualNow.com.



Stephen Wright - Policyowner

Want your story featured here?

Contact us today at
(800) 437-7355, ext. 775 for Life;
ext. 719 for DI; ext. 782 for Worksite



Insure Your Love can
ensure more sales!

See details inside.



300 S.W. Adams Street Peoria, IL 61634

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