

Final Planning

Throughout the years there have been many ways that you have shown your family that you love them. You have worked hard and made sacrifices to provide for them and give them what they needed. At this stage of your life it is more important than ever to plan to ensure that your financial affairs are in order. When it comes to final planning issues, many mature consumers desire to leave their loved ones in a financially secure position.

Through proper planning and using the right tools, you can design an efficient way to show your family that you truly care about them. Life insurance is a planning tool that can be effectively utilized to accomplish this objective. The primary purpose of life insurance is to provide your loved ones with the protection needed to ease the financial burden of death- including final expenses such as medical bills, funeral expenses, probate expenses and outstanding debt.

Illinois Mutual has designed two unique Whole Life policies to meet these needs: Level Death Benefit and Modified Death Benefit. Both plans offer:

- Guaranteed level premiums
- Guaranteed benefits
- Coverage that will not decrease and will not be cancelled as long as premiums are paid
- No medical exams required

Beyond paying for final expenses, your policy benefits may also be used to:

- Provide for a grandchild's education
- Provide income to your survivors
- Provide for a charitable gift for a non-profit organization
- Create an endowment fund

Many mature consumers do not have an individually owned life insurance policy and are unaware of the benefits that life insurance offers. An Illinois Mutual representative can help you determine your final planning needs and discuss the advantages of incorporating a life insurance policy into your overall plan.

LIFE

For most people, life insurance is necessary throughout a lifetime.

Are you covered for Life?

