

Think of Your Future Today with the GIO Rider

5 Convenient Options to Increase Your DI Coverage

Your financial needs change as life goes on and your responsibilities grow. Think of your future today by adding a Guaranteed Insurability Option (GIO) Rider to your disability income insurance (DI) plan.

The GIO Rider gives you more financial flexibility because it:

- Allows you to purchase additional DI coverage up to 5 times, every 24 months after the policy has been in force for two years, prior to age 55.
- Doesn't require medical underwriting for additional DI coverage increases. Each option is subject to earnings qualifications, however.
- Allows you to accelerate DI coverage increases if you experience qualifying life changes: marriage, death of a spouse, divorce, birth or adoption of a child. The purchase must be within 3 months of the qualifying event, and subsequent DI purchases will be on the 24 month cycle.

Liam Doubled His DI Benefit with GIO and Streamlined Underwriting!¹

At 37 years old, Liam purchased his DI policy with a \$3,000 benefit. Knowing this amount wouldn't always fit his client's needs, Liam's agent suggested the GIO Rider.

Fast forward 10 years: Liam has a new home, a higher income, a growing family and more financial responsibilities. With helpful reminders from his agent, Liam has exercised his GIO options and purchased an additional \$600 of DI coverage 5 more times – with no medical underwriting – to increase his benefit total to \$6,000!



Let's talk about DI and GIO, and how they help you have a more flexible financial future.

¹Example is for illustration purposes only and assumes Liam is a standard non-tobacco user in good health.

Policy Form DI105, Disability Income Policy; Policy Form 9267, Guaranteed Insurability Option Rider

This policy and the riders have exclusions, limitations and terms under which the policy or options may be continued or discontinued. For costs and complete details of the coverage, contact Illinois Mutual. If any discrepancies exist between this communication and the policy, the terms of the policy will control.

Not available in AK, CA, DC, HI, or NY. Coverage and availability may vary in other states.

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