New Insurable Occupations for DI

We see the changing trends in the workforce - so we've added the ability to offer disability income (DI) to potential clients who work in the following occupations. You may have prospects in your book of business that are now a good fit for DI from Illinois Mutual.

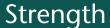
- To demonstrate financial stability, 2 years' tax returns are required unless otherwise specified.
- Business Owner Allowance is not available. Business Owner Class Upgrade available where noted.

OCCUPATION	ELIGIBILITY	BENEFITS AVAILABLE
Bar owner, bar employee – bartender, wait staff	Less than 50% of revenue generated by food sales, otherwise treat with normal restaurant guidelines.	Occupation Class 1. Maximum 2-year benefit period.
Boilermaker	Standard guidelines apply.	Occupation Class 1. Maximum 2-year benefit period.
Lineman, pole climber	Subject to coordination with existing union or utility disability benefits.	Occupation Class 1. Maximum 2-year benefit period.
Logging laborer – bucker, chainsaw timer cutter/logger, choke setter, faller, laborer, rigging slinger	Subject to coordination with existing union benefits.	Occupation Class 1. Maximum 2-year benefit period. Minimum 90-day elimination period. Maximum \$3,000 in monthly benefit including existing union benefits.
Direct sales or multi-level marketing company – at least 3 years active occupation engagement	Subject to YTD earnings that are consistent with prior years of taxable income.	Occupation Class 1. Maximum <u>2-year</u> benefit period.
Direct sales or multi-level marketing company – at least 5 years active occupation engagement	Subject to YTD earnings that are consistent with prior years of taxable income.	Occupation Class 1. Maximum <u>5-year</u> benefit period.
Freelance – artist, author, journalist, photographer, reporter	Business Owner Class Upgrade is available.	Occupation Class varies. Refer to DI Occupation Guide to confirm. Maximum 2-year benefit period. Maximum \$1,500 monthly benefit.
Medical intern	Intern defined as first year in residency and just recently graduated.	Occupation Class 4. Maximum To Age 67 benefit period. Maximum \$3,500 monthly benefit.
Social media influencer, YouTube content creator, blogger, podcaster	Social media as component of business rather than primary income source of online hits and/or views. Subject to active occupation engagement for 3 years.	Occupation Class 1. Maximum 2-year benefit period.
Zoo attendant, breeder, feeder, groomer, trainer	Applicant must work for a zoo which is a member of the National Zoological Society.	Occupation Class 1. Maximum 2-year benefit period.



Download the DI Occupation Guide (A9640) from the Resource Library for full details of eligible occupations.

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