

# 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 – buckler, 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.

***Agent.IllinoisMutual.com***

### Strength

A strong capital position backed by \$1.59 billion in assets.  
*As of 6/30/22*

### Stability

Serving policyowners for over 110 years.

### Values

Family-operated business for five generations.

### Support

A mutual insurance company focused on the interests of our policyowners.

Contact the DI sales team for more information!

**(800) 437-7355, ext. 775 • *Sales@IllinoisMutual.com***

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 your agent or Illinois Mutual. If any discrepancies exist between this communication and the policy, the terms of the policy will control.

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