

# SMALL BUSINESS OWNERS NEED DISABILITY INCOME INSURANCE

When small business owners become disabled, there's more at stake than just their personal obligations. Ongoing business expenses such as rent, utilities, employee salaries, and property and payroll taxes cannot be forgotten. Give your small business owner clients the power to help protect what they work so hard for with Business Expense Power® disability income insurance (DI) from Illinois Mutual.

Business Expense Power® is a business expense DI policy that helps clients keep their business viable by reimbursing them monthly for actual fixed business expenses in the event of Total Disability.

## Key policy features include:

- Guaranteed Renewable to age 67
- Own occupation definition of Total Disability<sup>1</sup>
- 24-hour coverage, 7 days a week on or off the job
- Maximum Issue<sup>2</sup>: 100% of actual eligible business expenses up to \$10,000/month
- No offset with Social Security or workers' compensation

## Eligible business expenses that may be covered by Business Expense Power® include:

- Lease or Rent Payments
- Utilities
  - Electricity
  - Telephone
  - Gas
  - Water
- Depreciation
- Office Maintenance and Repairs
- Billing and Collection Fees
- Mortgage and Loan Interest
- Property and Payroll Taxes
- Property and Liability Insurance
- Postage
- Professional Service Fees
- Employee Salaries (except those of the insured, someone who replaces the insured, and any family member working less than 3 months)
- Dues and Subscriptions

## 5% Premium Discount

Business owners are eligible to receive a 5% premium discount on an Illinois Mutual Personal Paycheck Power® policy and Business Expense Power® policy when both policies are submitted at the same time and issued. The 5% discount applies to both policies. Together, these policies can cover a portion of the owner's net personal income and eligible business expenses based on his or her particular policies.

*Visit [www.BusinessExpensePower.com](http://www.BusinessExpensePower.com) to learn more and see example tax forms highlighting eligible business expenses.*

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<sup>1</sup>Total Disability for any one period of disability starting while this policy is in force means your inability to perform the substantial and material duties of your occupation and you are not engaged in any other occupation for wage or profit. Definition of Total Disability differs in LA and UT.

<sup>2</sup>Maximum \$8,000/month issue limit and \$10,000/month participation limit for all Class 4 occupations and Chiropractors

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.

These policies have exclusions, limitations and terms under which the policies or options may be continued or discontinued. For costs and complete details of the coverage, contact Illinois Mutual.

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