

# DI UNDERWRITING MAKING A DIFFERENCE EVERY DAY

Below you'll find information regarding Illinois Mutual's financial documentation guidelines and non-medical limits. If you have any questions, you can contact your disability income insurance (DI) underwriting team directly! We're here to assist you with underwriting questions, case status updates and service needs.



## Non-Medical Limits\*

### Total Amount of Insurance Applied For and In Force With This Company

Age	Non-Med	Abbreviated Paramed Blood Profile Urinalysis	Paramed Blood Profile Urinalysis
18-60	\$200 - 3,000	\$3,001 - 4,999	\$5,000+ per month

\*Illinois Mutual's Underwriting Department reserves the right to request financial and/or medical requirements for any amount of coverage.

## Financial Documentation Guidelines

Non-Owner W-2 Employees:	Self-Employed Applicants:
<ul style="list-style-type: none"> <li>Income documentation only required if benefit amount is greater than <b>\$5,000 per month (including Integrated Monthly Benefit Rider)</b>.</li> </ul>	<ul style="list-style-type: none"> <li>Income documentation only required if benefit amount is greater than <b>\$3,000 per month (including Integrated Monthly Benefit Rider)</b>.</li> <li>If self-employed less than 12-consecutive months, a year-to-date business income/expense statement and/or employment contract copies are required.</li> <li>Self-employed is defined as any applicant with 20% or more business ownership operating as a sole proprietor, independent contractor, partnership or closely held corporation.</li> </ul>

Income verification requirements include in force or applied for – total, all sources. Individual circumstances may warrant additional documentation requirements. Refer to the Financial Guidelines section of the DI Underwriting Guide (A9637) for a list of forms required based on business type.

**Toll Free: (800) 437-7355 • DI Underwriting Inquiry: ext. 761**  
**DI Underwriting Status: ext. 790 • DI Underwriting Fax: (800) 884-7607**  
**Underwriting@IllinoisMutual.com**

Policy Form DI105, Disability Income Policy  
 Policy Form BE105, Business Expense Policy  
 Policy Form 9264, Integrated Monthly Benefit Rider

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 Illinois Mutual.

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