

Income Protection for Plumbers & HVAC Technicians

DI can help protect your paycheck when a disability leaves you unable to lift heavy materials, climb ladders and work in tight spaces.

As a plumber or heating, ventilation, air conditioning (HVAC) technician, your work is hands-on. You rely on your technical skills as well as your physical ability to get the job done. You rely on your income to take care of your bills. What would happen if you couldn't work to earn your paycheck?

Disability income insurance (DI) replaces a portion of your paycheck if an income-interrupting illness or injury prevents you from working. The monthly DI benefit can help pay student loans, rent, mortgage, utilities, groceries or any expense you choose.

What if you don't need to use your coverage?

The Return of Premium (ROP) Rider*:

Gives you a chance to get back 100% of eligible premiums at the end of your DI policy, minus any benefits paid.

What if you need more coverage when your income increases?

The Guaranteed Insurability Option (GIO) Rider**:

Allows you to purchase additional DI coverage up to five times in the future without going through the medical underwriting process for each purchase.

Contact me to put your income protection plan in place!



**Available at an additional cost. The Return of Premium Rider returns 100% of premiums paid less any benefits received when the insured reaches ages 65 to 67. Beginning with the fifth policy year, the policyowner is eligible to receive a portion of the premiums paid, less any benefits received. The policy ends after the return of premium is paid and may not be reinstated. The Return of Premium Rider is not available in CT and MA.*

***Available at an additional cost. Additional coverage may be purchased up to five times, every 24 months after the policy has been in force for two years, prior to age 55. A purchase may be accelerated in the event of a life change (marriage, death of a spouse, divorce, or birth or adoption of a child). Each option is subject to earning qualifications.*

Policy Form DI105, Disability Income Policy; Policy Form 9266, Return of Premium Rider;
Policy Form 9267, Guaranteed Insurability Option Rider

Not available in AK, CA, DC, HI, NM, NY or VT. 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 prevail.

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