Worksite Term Life Insurance

Purchasing life insurance is all about protecting the things that are most important to you. It's about showing you care by protecting your loved ones and fulfilling your financial obligations even after you're gone. With life insurance coverage, if the unexpected were to happen to you, your loved ones' goals for the future could still be realized.

Illinois Mutual's worksite term life insurance can help you be prepared for the unexpected. Our term life insurance provides a death benefit that can help your beneficiaries pay for things like final expenses, mortgage payments, utilities, outstanding debts and everyday expenses to maintain your family's lifestyle.

Why Term Life Works:

- Provides your beneficiary with income replacement at a time when it is most needed
- Provides maximum amount of coverage for minimum amount of cost compared to whole life insurance
- Ideal for those who need coverage for a specified period of time
- Provides a financial bridge to your beneficiary when protection need is high and budget is restricted
- Can be renewed at annually increasing rates without proving insurability

Included Feature:

- Terminal Illness Accelerated Death Benefit Rider is included with the base policy.

Optional Riders:

- Other Insured Term Rider
- Child Term Insurance Rider
- Disability Waiver of Premium Rider
- Accidental Death Benefit Rider

Options and Issue Ages:

- 10-Year Term - Employees age 18-70
- 20-Year Term - Employees age 18-60
- To Age 65 Term - Employees age 18-55
- Spouses and Children are eligible through specific riders.

