

THAT WORKS FOR ME.SM

Let
Mutual of Omaha
disability income
insurance
work for you.

Your most valuable asset is your ability to earn a living. How would you continue to support yourself or your family if you were disabled for any length of time because of an illness or injury?

While many workers have group disability coverage through an employer, it often covers only 50 to 60 percent of their pay. Would half your salary be enough to take care of your bills? What about other resources?

- Social Security disability benefits have strict guidelines and a lengthy waiting period.
- Your savings could be depleted quickly.
- Without an income, it may be impossible to borrow money.
- Your spouse may find it difficult to continue working, care for you and manage the household.



Disability income insurance underwritten by:
MUTUAL OF OMAHA INSURANCE COMPANY
Mutual of Omaha Plaza
Omaha, NE 68175
mutualofomaha.com

MUTUAL of OMAHA'S
WILD KINGDOM
on Animal Planet



Disability income policy form numbers D81, D82, D83, 150BE (in ID, OR and TX, D81-20896, D82-20898, D83-20900; In ID, Form 150BE Series-10116; In OR, Form 150BE Series-13316; In TX, Form 150BE Series-9068; In OK, D81-21014, D82-21016, D83-21018, Form 150BE Series-8972; In PA, D81-21080, D82-21082, D83-21084, Form 150BE Series-10501), or state equivalent. Underwritten by **Mutual of Omaha Insurance Company**, Mutual of Omaha Plaza, Omaha, NE 68175. These policies have exclusions, limitations and reductions. Products may not be available in all states. For costs and complete details of coverage, contact your licensed Mutual of Omaha agent. This is used as a source of leads in the solicitation of insurance and a professional licensed resident insurance agent will contact you by telephone. Mutual of Omaha Insurance Company is licensed nationwide.

MUTUAL OF OMAHA INSURANCE COMPANY

Disability Income
*Choice Portfolio*SM



MC33597_0607

Disability Income Choice PortfolioSM

Disability income insurance can help by paying you a monthly benefit for as long as you're disabled under the contract. All the products in our Disability Income *Choice Portfolio* are **guaranteed renewable** – we'll renew your policy to age 67* as long as you continue to pay your premiums on time. And if you're self-employed or a member of a qualifying association, you may be eligible for a preferential rate (15 percent less than the rate available to the general public) on your premiums.**

*Business Operating Expense available to age 65
**Not available on Business Operating Expense

If you're injured or become sick and can't work, let disability income insurance from Mutual of Omaha Insurance Company (Mutual of Omaha) work for you!

Which one works for you?

Product	Maximum monthly benefit	Elimination period	Benefit period*	Optional riders
Short-Term Accident Only	\$5,000	14, 30, 60 or 90 days	3, 6, 12 and 24 months	• Accident Hospital Confinement
Short-Term Accident/Sickness	\$5,000	14, 30, 60 or 90 days	3, 6, 12 and 24 months	• Hospital Confinement • Critical Illness • Return of Premium
Long-Term Accident/Sickness	\$10,000** **\$12,000 if Social Insurance Supplement Benefits Rider is added	60, 90, 180 or 365 days	2, 5, 10 years and to age 67	• Hospital Confinement • Critical Illness • Return of Premium • Social Insurance Supplement • Extended Own Occupation • Future Insurability Option • Extended Proportionate Disability • Cost-of-Living Adjustment
Business Operating Expense	\$15,000	30, 60, 90, 180 or 365 days	12 or 18 months	

*All benefit periods may not be available in every state.

Features and riders may not be available with all policies or approved in all states.

Work with your agent to determine which Mutual of Omaha disability income product will best meet your needs. Before you decide, ask yourself these questions:

How much coverage will I need? (Your monthly benefit)

Consider factors like your mortgage and other debts, your current income and any available resources such as savings. Do you want accident only coverage, or accident and sickness?

How long would I be able to manage my expenses until benefits kick in? (Elimination period)

Take a realistic look at your monthly bills, what resources might help you meet those obligations and for how long.

How long will I want coverage? (Benefit period)

Disability benefits can be paid to you for a period of just a few months or up to 10 years or longer; our disability product portfolio offers you the choice.

The broad range of benefits and terms available with the Disability Income *Choice Portfolio* means there's a Mutual of Omaha disability product that works for you.

Short-Term Accident Only

I'm just beginning my career, and never thought much about disability insurance. Until one of my co-workers had an accident that left him unable to work for a year. That was a wake-up call for me.



Short-Term Accident/Sickness

We just bought our first house, and I'm a stay-at-home mom. If my husband got sick or injured and couldn't work for a while, we'd have serious financial problems. We could even lose our home.



Long-Term Accident/Sickness

I've worked hard to get where I am. As the primary breadwinner, my income is critical to our lifestyle. If a disabling illness or injury kept me from working, what would we do?



Business Operating Expense

We started with just two employees when I opened my consulting firm six years ago. Now we have 10. I realize those people depend on me for their livelihood. What would happen to the business – and to my employees and their families – if I were temporarily disabled?



These stories are based on situations our customers have faced or could face. They are not intended to represent any actual person.