Are You Prepared?
TAKE THIS SELF-TEST AND DECIDE FOR YOURSELF

YOUR MOST IMPORTANT ASSET IS NOT YOUR HOME, CAR OR OTHER POSSESSIONS. IT’S YOUR INCOME EARNING ABILITY.

Think about it: your plans for the future depend on your income — from buying a home to putting kids through college to saving for retirement — and the assumption is that you will continue to earn a paycheck. What if your income stopped? What plan do you have in place to keep life going?

Asking the right questions can help you uncover information to help create a plan should you be out of work because of an illness or injury. Take this self test to see how prepared you would be.

1) What monthly living expenses and financial obligations would I be responsible for if my income stopped?

2) Do I have enough in savings to pay for my monthly expenses? What about my potential out-of-pocket medical expenses like deductibles and copays?

3) Does my employer have a sick pay plan or long-term disability program? Do I know what my benefits are (i.e., when it would start, how much it would pay and for how long)?

4) Are there other sources of income I can count on that may help me meet my monthly living expenses and financial obligations? List any you can count on.

5) If I were out of work because of an illness or injury, what would my family have to give up?

YES! YOU CAN KEEP IT GOING If you were out of work because of an illness or injury, you can keep your life on track. When you add disability insurance to your financial plan, you’re not only taking an important step toward securing your income during working years, you’re giving yourself a plan to keep your life going.

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Disability Income Insurance is underwritten by Mutual of Omaha Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175, 800-775-6000. These policies have exclusions, limitations and reductions. Products may not be available in all states and coverage may vary by state. For costs and complete details of coverage, contact your licensed insurance agent/producer. Mutual of Omaha Insurance Company is licensed nationwide.

In New York, these policies provide disability income insurance only. They do not provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The expected benefit ratio for policies is 55 percent. The ratios are the portion of future premiums, which the company expects to return as benefits when averaged over all people with these policies.