Disability Income Insurance

Learn the Truth. Know the Risk. Protect Your Income.

keep it going!
Remember the Big Wheel®?

Plastic tires spin more the harder you pedal — especially while turning. Your goal? To keep it going!

Spinning wheels is fun for kids, but as adults, “spinning wheels” can take on a different meaning. Life can put you in a spin if you suddenly lose your income because of an illness or injury. Suddenly, the future seems unpredictable, the calendar changes and immediate concerns are the focus. Recovery becomes the “new normal.”

At a time like this, when life feels off track, it can make all the difference to know the bills can be paid; that you have a way to keep it going. That’s what disability income insurance protection can help you do. Consider this booklet as a resource to help you think more about protecting some of your income for you and your family. It will answer many of your questions.
It replaces a portion of your income and can help protect your home since a mortgage payment is often a significant monthly expense. Some people think of disability income insurance as “paycheck protection.”

Disability income insurance functions like many other insurance policies. You pay a set amount at regular intervals, and in exchange, you receive benefits if you use your policy. The specific regulations vary depending upon the state you live in.

Everything you have today – your home, car, groceries, savings – basically your lifestyle, depends on your paycheck. Your income is your most important asset. Without a regular income, it may be more difficult to maintain all the things you and your family enjoy. And, it could be difficult to continue taking care of monthly financial obligations.

These scenarios do not represent actual persons but are representative of questions or thoughts our customers may have.
Everyone’s financial situation is different, so it’s important to gain perspective on what’s at stake when your income isn’t protected. That means looking at your current situation and considering what you would need today if you were to become unable to work. Without a way to protect your income, you risk losing the things that make your life comfortable.

In addition, look at the financial resources available to you: spouse’s income, savings, borrowing... No one can predict the timing or severity of a disabling illness or injury, so consider both short-term and long-term needs. Use the Needs Assessment Calculator on mutualofomaha.com/keepitgoing.

Rates vary depending on the policy that best fits your needs and the amount of your benefits.

Various riders (additional benefits) can be added to your policy for an added cost. In general, disability income insurance can be an affordable option that can offer some peace of mind and help protect you and your family.

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One in three Americans entering the workforce will experience a long-term disability prior to retirement and the average long-term disability claim duration is 2 ½ years. The odds of a long-term disability are high for all workers because illness – not accidents – account for 90 percent of disabilities that keep people out of work.

Council for Disability Awareness, Long-Term Disability Claims Review, 2010 (most recent available)

The maximum monthly benefit for a Mutual of Omaha Insurance Company personal, long-term policy is $10,000. The maximum monthly benefit is based on an individual’s occupation and income levels. Depending on your income level, your policy, possible government assistance and any investments, it may be able to nearly match your pre-disability income.

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WHAT IF I HAVE HEALTH PROBLEMS?

It’s important to remember that premiums are, in part, based on age. Since health problems may increase with age, typically, premiums increase as well. That’s why it’s important to consider purchasing a disability income insurance policy sooner rather than later.

AREN’T MOST LONG-TERM DISABILITIES COVERED BY WORKERS’ COMPENSATION?

Most disabilities are not work-related. 90 percent of disabilities happen outside of work.

Workers’ compensation is a state-mandated disability income insurance program that covers lost income and medical expenses when injuries or illnesses happen at work.

Council for Disability Awareness, Long-Term Disability Claims Review, 2010 (most recent available)

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It’s About Insuring Your Most Valuable Asset... You!

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?

YOUR INCOME PROTECTION OPTIONS

Perhaps you haven’t really thought about protecting your income until now. Your income means independence for you and your family, and you rely on it for so many things. Good thing you have a way to help protect it.

Individually-owned disability income insurance stays with you no matter where you work as long as you pay the premiums. It’s insurance that helps to protect your income throughout your working years.

All the products in our Disability Income Choice Insurance Portfolio are guaranteed renewable – we’ll renew your policy to age 67 as long as you continue to pay your premiums on time.

HERE ARE OPTIONS:

**Accident Only Disability** – pays for disabilities caused by accidents (not illness) and generally costs less than policies that cover both accidents and illness.

**Short-Term Disability** – can provide immediate coverage from your first day of disability and can pay benefits until your employer-provided coverage begins to pay.

**Long-Term Disability** – is comprehensive, with optional benefits to help tailor coverage and can provide benefits for several years, even to age 67.
keep it going!
Life can be super busy. Between work obligations and commitments to family, it’s common to put off important financial decisions. But this is one that shouldn’t wait. When you add disability income 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 help keep your life going.

The risk that matters most is yours. Help protect your income with a disability income insurance policy.

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Let’s Talk!

[Agent/name]
[Agent/Producer#]
[Agent/phone#]
[Agent/email]
[Agent/Producer License #]
Disability Income Insurance underwritten by:

**MUTUAL OF OMAHA INSURANCE COMPANY**

Mutual of Omaha Plaza
Omaha, NE 68175

mutualofomaha.com/keepitgoing

800-775-6000

This is a solicitation of insurance. By responding, you are requesting to have a licensed agent/producer contact you to provide additional information.

The disability income insurance benefits provided will be individual coverage, not group coverage. Disability income insurance policy form numbers D81, D82, D83 or state equivalent. (In FL, D81-21283, D82-21284, D83-21285; in ID, OR and TX, D81-20896, D82-20898, D83-20900; in NC, D81-21008, D82-21010, D83-21012; in OK, D81-21014, D82-21016, D83-21018; in PA, D81-21080, D82-21082, D83-21084; in WA, D81-21038, D82-21040, D83-21042.

In New York, these polices provide disability income insurance only. They do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for policy form numbers D81-21098, D82-21100 and D83-21102 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.

These policies have exclusions and limitations. Products may not be available in all states. For costs and complete details of coverage, contact your licensed insurance agent/producer. Mutual of Omaha Insurance Company is licensed nationwide.