

Protecting Optometrists' Incomes



As an optometrist, your livelihood depends on diagnosing and treating peoples' eye disorders. If you became sick or injured and were unable to work, where would you get the money to meet your financial obligations?

Help Protect Your Income

Your income might be your most valuable asset – even more so than your house, car or money in savings. Yet people often don't take time to consider what would happen if they were sick or injured and unable to work, leaving them without a paycheck.

One way you can protect your income is with disability income insurance. With disability insurance, you'll receive a monthly benefit, that helps replace a portion of your income if you become sick or injured and unable to work. Simply put, disability insurance provides the financial protection that helps you focus more on your recovery and less on how you'll cover expenses.

Policies Typically Purchased by Optometrists:

Here are the disability income insurance policies most commonly purchased by other Optometrists:

Policy type

- **Non-cancelable** – Your premiums are locked in and your coverage is guaranteed for the duration of the benefit period you select, as long as you pay your premiums on time or within the grace period

Mutual Income Solutions – Benefits for You

Let's take a look at the income protection solutions that Mutual Income SolutionsSM, disability income insurance from Mutual of Omaha Insurance Company, provides:

Mutual Income Solutions at a Glance

Issue Ages	18 to 61 years old
Maximum monthly benefit The monthly amount you receive if you become sick or injured	\$300 to \$20,000 per month (in \$100 increments)
Benefit period The length of time you receive benefit payments after a disability occurs	6 months, 1 year, 2 years, 5 years, 10 years or to ages 65, 67 or 70
Elimination period Benefits begin after a elimination period has been satisfied when you are sick or injured and can't work	30, 60, 90, 180, 365 or 730 days

(options may vary by state and/or age)

Optional No-Cost Benefits

Select one or both of these options:

- **Automatic Increase Benefit** – Automatically increases your monthly benefit by 4% each year
- **Future Insurability Option** – Increases your monthly benefit every three years after you buy the policy



Underwritten by
Mutual of Omaha Insurance Company

Optional Benefits at an Additional Cost

- **True Regular Occupation** - Extends the current occupation coverage for the length of the benefit period and allows you to receive full monthly benefits if you're unable to work in your occupation and are currently working in a different occupation
- **Enhanced Residual Disability** - Pays a percentage of your total monthly benefit if you're partially disabled and provides a recovery benefit if you're still experiencing a loss of income after you return to work full time
- **Mental or Nervous and Substance Abuse Extension** - Extends your mental or nervous disorders and substance abuse coverage for the length of the benefit period
- **Return of Premium** - Returns a portion (50% or 80%) of the premiums paid less claims paid every 10 years. This benefit is not allowed if AIB and/or FIO is selected.

Helping Protect a Growing Income

An optometrist has worked at an independent office for 12 years, being promoted throughout that time, and is single. The optometrist's current annual salary is \$150,000.

How much income could someone risk to lose by becoming sick or injured and being unable to work? As you can see from the chart, the income potential over time can be impressive.

Earning Potential of an individual making \$150,000 annually		
Age	Working Years Until Retirement (Age 67)	Income Potential
35	32	\$4,800,000
45	22	\$3,300,000
55	12	\$1,800,000

Underwritten by Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175. 1-800-775-6000. Policy form numbers ICC19-D90, D90 or state equivalent. (in FL, D90-25797, D90-25798) Optional Riders: Return of Premium: ICC20-OPF9M (50%), ICC20-OPG1M (80%); OPF9M (50%) or state equivalent, OPG1M (80%) or state equivalent; Non-Cancelable Extended Regular Occupation Rider: OPF6M-FL REV; Cost of Living Adjustment 3% Benefit Rider: ICC19-OPF4M; OPF4M or state equivalent; Cost of Living Adjustment 6% Benefit Rider: ICC19-OPG5M; OPF5M or state equivalent; Extended Regular Occupation Rider: ICC19-OPF6M; OPF6M or state equivalent; True Regular Occupation Rider: ICC19-OPH8M; OPF8M or state equivalent; Catastrophic Disability Benefit Rider: ICC19-OPG2M; OPG2M or state equivalent; Residual Disability Benefit Rider: ICC19-OPG3M; OPG3M or state equivalent; Enhanced Residual Disability Benefit Rider: ICC19-OPG4M; OPG4M or state equivalent; Social Insurance Supplement Benefit Rider: ICC19-OPG5M; OPG5M or state equivalent; in NY, OPG5M-NY; Mental or Nervous Disorder and Substance Abuse Benefits Extension Rider: ICC19-OPG6M; OPG6M or state equivalent; in NY, OPG6M-NY; Automatic Increase Benefit Rider: ICC19-OPG8M; OPG8M or state equivalent; Future Insurability Benefit Rider: ICC19-OPG9M; OPG9M or state equivalent. 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.

We will not pay benefits for disability or other loss that begins while your policy is not in force; results from a condition or activity specified in the UNDERWRITING LIMITATIONS OR EXCLUSIONS section of your policy schedule; results from an act of declared or undeclared war; is sustained as a result of serving on active duty in the armed forces (coverage may be suspended as described in the Military Suspension provision of your policy); is caused by attempted suicide or intentionally self-inflicted injury; results from the commission or attempted commission of a felony or loss resulting from engagement in an illegal occupation; or results from your being legally intoxicated as defined by state law in the state where the loss occurs. We will not pay benefits for any period during your disability while you are incarcerated in a penal or correctional institution for a period of 30 consecutive days or longer.

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