

Disability Income Insurance

Help Protect Your Ability to Earn an Income



Mutual Income SolutionsSM



Underwritten by
Mutual of Omaha Insurance Company



Disability Income Insurance Helps Protect the Way You Live

A sound financial plan ensures that the assets you've worked hard to build are protected. If you were sick or injured and unable to work, have you considered how you'd replace the loss of your income?

[It's only natural to think a disability won't happen to you. But here's a fact – one in four of today's 20-year-olds can expect to be out of work for at least a year because of a disability before they reach normal retirement age.*]

If you want to help replace a portion of your income if you're sick or injured and can't work, Mutual Income SolutionsSM – disability income insurance policy from Mutual of Omaha Insurance Company – can help. It's financial protection providing benefits that allow you to focus more on your recovery and less on how you'll cover expenses.

Disability Income Insurance Basics

How Does Disability Income Insurance Work?

If you become sick or injured and can't work, you'll receive a monthly benefit – think of it as your monthly paycheck – that helps replace a portion of your lost income.

How Much Income Can Disability Income Insurance Replace?

Disability insurance can replace 50 – 70% of your income if you're sick or injured and are unable to work.

How Soon Can I Get Benefits?

There's an elimination period that begins after your disabling event occurs. The elimination period varies based on your occupation and the policy you select.

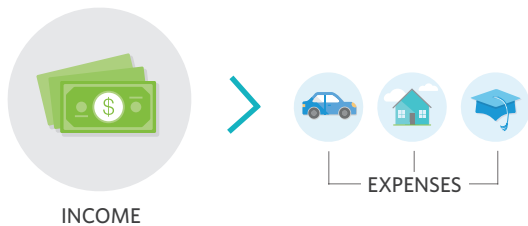
*Source: Council for Disability Awareness, www.disabilitycanhappen.org, [2018]

Expenses Don't Stop

When you're sick or injured and unable to work, your income stops but your living expenses don't. The benefits that disability income insurance provide can help offset the loss of your income.

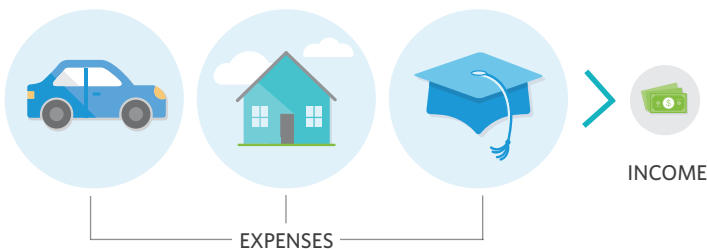
Before a Disability

Your income is likely greater than your expenses when you're working and earning money.



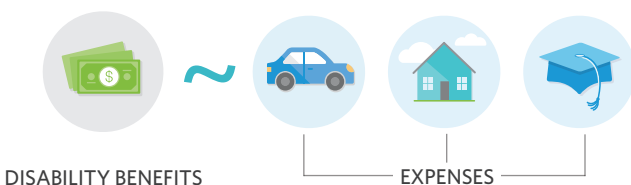
After a Disability WITHOUT disability income insurance

Your expenses could exceed your family's income.



After a Disability WITH disability income insurance

Disability income insurance benefits can replace 50 to 70% of your income if you're sick or injured and unable to work.



43%

Percentage of all current 40-year-olds who will have a disability event lasting 90 days or more by the time they're 65*

51 Million

Number of working adults in the U.S. who don't have disability insurance coverage*

3 Years

Approximate average length of a disability absence from work.*

Protecting More Than Your Income

Here are some of the other important things in your life a disability income insurance policy helps protect:

- Your home
- Your retirement
- Your family
- Your personal savings
- Your lifestyle

Did You Know?

Most disabilities are caused by illnesses, not accidents. The most common causes of long-term disability claims are:*

- Musculoskeletal disorders
- Cancer
- Mental health issues

Help Protect Your Ability to Earn an Income

Disability income insurance from Mutual of Omaha — it's coverage that can help you when you need it the most.

[Agent/Producer name]

[email]

[phone]



Underwritten by
Mutual of Omaha Insurance Company

Why Mutual of Omaha

For more than a century, Mutual of Omaha has been committed to listening to our customers and helping them through life's transitions by providing an array of insurance and financial products.

www.mutualofomaha.com

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, D90-25998, D90-25999; in NY, D90-25924, D90-25926, and D90-25927). 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.

In NY, 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 policy form number D90-25927 is 50 percent for non-cancelable (D90-25924 and D90-25926 is 55 percent for guaranteed renewable). The ratios are the portion of future premiums, which the company expects to return as benefits when averaged over all people with these policies.

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.