

Protecting Real Estate Brokers' Incomes



As a real estate broker, your livelihood depends on helping individuals and families buy and sell homes and rental properties. 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 if you're sick or injured and unable to work, which will replace a portion of your income. To look at it another way, disability insurance provides the financial protection that helps you focus more on your recovery and less on how you'll cover expenses.

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)

Policies Typically Purchased by Real Estate Brokers:

Here are the disability income insurance policies most commonly purchased by other real estate brokers:

Policy type

- **Guaranteed Renewable** – Your coverage is guaranteed as long as you pay your premiums on time or within the grace period. Rates could be increased only if the change affects an entire class of policyholders

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

- **Extended Regular Occupation** - Extends your current occupation coverage for the length of the benefit period
- **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

Helping Protect a Self-Employed Income

An independent real estate broker for a local real estate company is married with one child. The real estate broker enjoys working with individuals and families looking for homes or rental properties. The real estate broker is self-employed with an annual income of \$130,000.

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 \$130,000 annually		
Age	Working Years Until Retirement (Age 67)	Income Potential
35	32	\$4,160,000
45	22	\$2,860,000
55	12	\$1,560,000

Contact me today to learn more about how I can help you protect your income.

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). Optional Riders: Return of Premium: ICC20-OPF9M (50%), ICC20-OPG1M (80%); OPF9M (50%) or state equivalent; OPG1M (80%) or state equivalent; Cash Value Rider: ICC20-OPH6M; OPH6M or state equivalent; Cost of Living Adjustment 3% Benefit Rider: ICC19-OPF4M; OPF4M or state equivalent; Cost of Living Adjustment 6% Benefit Rider: ICC19-OPF5M; OPF5M or state equivalent; Extended Regular Occupation Rider: ICC19-OPF6M; OPF6M-FL REV or state equivalent; True Regular Occupation Rider: ICC19-OPF8M; 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; Mental or Nervous Disorder and Substance Abuse Benefits Extension Rider: ICC19-OPG6M; OPG6M or state equivalent; Automatic Increase Benefit Rider: ICC19-OPG8M; OPG8M or state equivalent; Future Insurability Option 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.

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.