

# Mutual of Omaha Disability Income Announcement

## FAQs

November 5, 2024

**Q. Why has Mutual of Omaha decided to stop selling disability income insurance products?**

A. Over the last several years the individual disability income market has experienced significant change, and we have seen a decrease in new disability income insurance sales. After a thorough strategic review, we felt it was appropriate to refocus our efforts and resources on products that support our long-term growth strategy.

**Q. When is this happening?**

A. Disability income applications sold through our advisors (agents) and independent brokers can still be submitted through January 17, 2025. We will process those applications just as we would have before this announcement.

**Q. I've already submitted a disability income insurance application? What now?**

A. If you have a pending application in house, we will process your application just as we would have before this announcement. You can also check the status of your pending applications on Sales Professional Access or [mutualincomesolutions.com](http://mutualincomesolutions.com).

**Q. What happens with Automatic Increase Benefit (AIB) and Future Insurability Option (FIO) riders?**

A. AIB and FIO riders and coverage increases available with the riders will continue for inforce policies in accordance with policy language. Policyholders should contact policyholder services at 800-775-6000.

**Q. What should existing policyholders do if they have questions about their policies?**

A. We're here to serve our customers, and this action does not impact any existing policies. We will continue to service and uphold our promises to our customers. Policyholders should contact policyholder services at 800-775-6000.

**Q. Does this mean Mutual of Omaha is in financial trouble?**

A. No. Mutual of Omaha is financially strong, stable and secure. We've earned consistent A+ ratings from AM Best and strong ratings from AM Best and S&P Global. We have achieved record profits over the last few years and anticipate strong financial results for 2024.