

Disability Income

Choice Portfolio SM





Your most valuable asset is your ability to earn a living. How would you continue to support yourself or your family if you were disabled for any length of time because of an illness or injury?

The risk is real. A 35-year-old worker is six times more likely to become disabled than die before he or she reaches age 65.¹ And nearly 50 percent of mortgage foreclosures are caused by disability (only 2 percent are caused by death).²

While many workers have group disability coverage through an employer, it often covers only 50 to 60 percent of their pay. Would half your salary be enough to take care of your bills? What about other resources?

- Social Security disability benefits have strict guidelines and a lengthy waiting period.
- Your savings could be depleted quickly.
- Without an income, it may be impossible to borrow money.
- Your spouse may find it difficult to continue working, care for you and manage the household.

If you're injured or become sick and can't work, let disability income insurance from Mutual of Omaha Insurance Company (Mutual of Omaha) work for you!

Disability Income *Choice Portfolio*SM

Disability income insurance can help by paying you a monthly benefit for as long as you're disabled under the contract. All the products in our Disability Income *Choice Portfolio* are **guaranteed renewable** – we'll renew your policy up to age 67* as long as you continue to pay your premiums on time. And if you're self-employed or a member of a qualifying association, you may be eligible for a preferential rate on your premiums.**

*Business Operating Expense available to age 65

**Not available on Business Operating Expense

It's your choice. Which one works for you?

- **Short-Term Accident Only**
- **Short-Term Accident/Sickness**
- **Long-Term Accident/Sickness**
- **Business Operating Expense**

Work with your agent to determine which Mutual of Omaha disability income product will best meet your needs. Before you decide, ask yourself these questions:

How much coverage will I need? (Your monthly benefit)

Consider factors like your mortgage and other debts, your current income and any available resources such as savings. Do you want accident only coverage, or accident and sickness?

How long would I be able to manage my expenses until benefits kick in? (Elimination period)

Take a realistic look at your monthly bills, what resources might help you meet those obligations and for how long.

How long will I want coverage? (Benefit period)

Disability benefits can be paid to you for a period of just a few months or up to 10 years or longer; our disability product portfolio offers you the choice.

¹American Council of Life Insurers, 2005

²Health Affairs, The Policy Journal of the Health Sphere, Feb. 2, 2005



Short-Term Accident Only

At this time in my life – just beginning my career – I didn't give much thought to disability insurance. Until one of my co-workers had an accident that left him unable to work for a year. He was smart enough to plan ahead – he had disability insurance and was able to make it through those months in good financial shape, thanks to the benefit checks he received from Mutual of Omaha.

That was a real eye-opener for me – it motivated me to buy my own disability accident coverage.



Short-Term Accident/Sickness

We just bought our first house, and I'm a stay-at-home mom. If anything happened to my husband and he couldn't work for a while, we'd have serious financial problems. We could even lose our home.

That's why we've decided to buy disability insurance that will cover him if he does get sick or injured and can't work. We believe the responsibility of owning a home includes protecting it.

It just makes good sense to us.



Long-Term Accident/Sickness

I've worked hard to get where I am. I have a successful and satisfying career that lets me enjoy time with my family as well. As the primary breadwinner, my income is critical to our lifestyle. If a disabling illness or injury kept me from working, what would we do?

I want to make sure my assets are protected and my family will be provided for if I'm too sick or hurt to work.



Business Operating Expense

We started with just two employees when I opened my consulting firm six years ago. Now we have 10. I realize those people depend on me for their livelihood. What would happen to the business – and to my employees and their families – if I were temporarily disabled?

Because everything I've worked for is tied up in my business, I want to protect it, for myself, my family and my employees. With Business Operating Expense insurance, I know we're protected.

| Product | Maximum monthly benefit | Elimination period | Benefit period* | Optional riders |
|-------------------------------------|--|-----------------------------|------------------------------|---|
| Short-Term Accident Only | \$5,000 | 14, 30, 60 or 90 days | 3, 6, 12 and 24 months | <ul style="list-style-type: none"> • Hospital Confinement Accident |
| Short-Term Accident/Sickness | \$5,000 | 14, 30, 60 or 90 days | 3, 6, 12 and 24 months | <ul style="list-style-type: none"> • Hospital Confinement • Critical Illness • Return of Premium |
| Long-Term Accident/Sickness | \$10,000** **\$12,000 if the Social Insurance Supplement Benefits Rider is added | 60, 90, 180 or 365 days | 2, 5, 10 years and to age 67 | <ul style="list-style-type: none"> • Hospital Confinement • Critical Illness • Return of Premium • Social Insurance Supplement • Extended Own Occupation • Future Insurability Option • Extended Proportionate Disability • Cost-of-Living Adjustment |
| Business Operating Expense | \$15,000 | 30, 60, 90, 180 or 365 days | 12 or 18 months | |

*All benefit periods may not be available in every state.

Additional protection included

Mutual of Omaha's Disability Income *Choice Portfolio* helps provide peace of mind with these additional features:

- **Waiver of Premium Benefit.** We'll waive your premium for the coverage and all optional riders after you're disabled for 90 days. We'll also refund any premiums you paid during this 90-day period.
- **Presumptive Disability Benefit.** We'll presume you to be totally and permanently disabled if a sickness or injury results in your complete, irrecoverable loss of speech, hearing, sight or use of both hands, both feet or one hand and one foot. We'll pay you total disability benefits for the full length of the benefit period, even if you return to work in another occupation. We'll also waive the elimination period.
- **Survivor Benefit.** If you die while you're disabled, we'll pay your beneficiary a lump-sum amount equal to three times your monthly disability benefit.
- **Recurrent Disability Benefit.** If a related disability occurs within six months of returning to full-time work, we'll consider it a recurrent disability. You won't need to satisfy a new elimination period and the same benefit period will continue.
- **Terminal Illness Benefit.** You can elect to accelerate up to 12 months of disability benefits if you're diagnosed with a terminal illness.
- **Transplant Donor.** We'll pay you benefits on the same basis as any other sickness if you become disabled as a result of a transplant donation.
- **Rehabilitation Benefit.** If you're disabled and receiving

disability benefits, you may be eligible to receive vocational rehabilitation services.

You also have the option to choose even more protection through these valuable benefits, available for an additional charge:

- **Critical Illness Benefit.** We'll pay up to \$25,000 as a lump sum benefit if you are diagnosed with certain specified diseases.
- **Hospital Confinement Benefit.** We'll pay up to \$500 for each day you're hospitalized. The benefit doubles for days of confinement in intensive care.*
- **Return of Premium Rider.** We'll refund either 50 or 80 percent of your premiums, minus claims paid, after 10 years, depending on the option chosen.
- **Extended Own Occupation.** We'll extend your own occupation protection past two years, to the duration of the benefit period.
- **Future Insurability Option.** You can increase your base monthly benefit as your income increases regardless of changes in your health status.
- **Extended Proportionate Disability Benefits Rider.** We'll extend the maximum period for which proportionate disability benefits are payable past two years, to the duration of the benefit period.

*One-day deductible period for accident/sickness coverage. No deductible period on accident only coverage.

The broad range of benefits and terms available with the Disability Income *Choice Portfolio* means there's a Mutual of Omaha disability product that's right for you.

Which one **works** *for you?*

Features and riders may not be available with all policies or approved in all states.

A photograph of a man with dark hair and a mustache, wearing a dark grey t-shirt, carrying a young girl with long dark hair on his shoulders. The girl is wearing an orange short-sleeved shirt and blue jeans. They are outdoors, with a blurred green background and bright sunlight filtering through the trees. The man is smiling and looking towards the camera, while the girl is looking upwards and smiling broadly.

THAT **WORKS** FOR ME.SM

Let
Mutual of Omaha
disability income
insurance
work for you.

Begin today.



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MUTUAL OF OMAHA INSURANCE COMPANY

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WILD KINGDOM
on Animal Planet



Since its founding, Mutual of Omaha has provided more than 95 years of outstanding service to policyholders. The company consistently earns solid financial and performance ratings from three major rating services.

Disability income policy form numbers D81, D82, D83, 150BE (in ID, OR and TX, Form D81-20896, Form D82-20898, Form D83-20900; in OR, Form 150BE Series-13316; in ID, Form 150BE Series-10116; in TX, Form 150BE Series-9068; in PA, Form D81-21080, D82-21082, D83-21084, Form 150BE Series-10501 in OK, Form D81-21014, Form D82-21016, Form D83-21018, Form 150BE Series-8972) or state equivalent. Underwritten by **Mutual of Omaha Insurance Company**, Mutual of Omaha Plaza, Omaha, NE 68175. These policies have exclusions, limitations and reductions. Products may not be available in all states. For costs and complete details of coverage, contact your licensed Mutual of Omaha agent. This is used as a source of leads in the solicitation of insurance and a professional licensed resident insurance agent will contact you by telephone. Mutual of Omaha Insurance Company is licensed in all 50 states and the District of Columbia.

An insurance agent will contact you.