



Business Overhead Expense Insurance

Learn the Truth. Know the Risk. Protect your Income.

*Disability Income Insurance to
help keep your business going.*

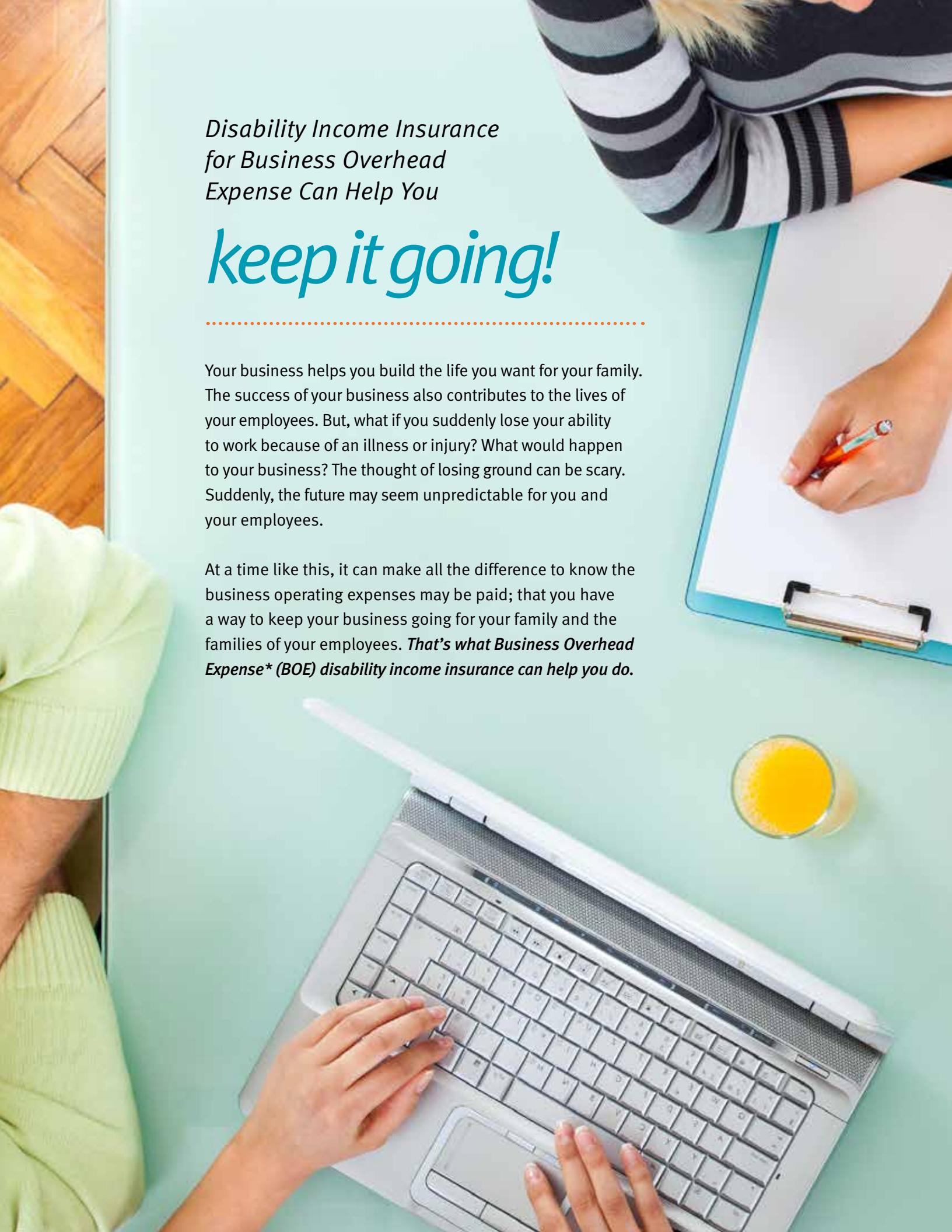


*Disability Income Insurance
for Business Overhead
Expense Can Help You*

keep it going!

Your business helps you build the life you want for your family. The success of your business also contributes to the lives of your employees. But, what if you suddenly lose your ability to work because of an illness or injury? What would happen to your business? The thought of losing ground can be scary. Suddenly, the future may seem unpredictable for you and your employees.

At a time like this, it can make all the difference to know the business operating expenses may be paid; that you have a way to keep your business going for your family and the families of your employees. ***That's what Business Overhead Expense* (BOE) disability income insurance can help you do.***





When it comes to thinking about disability and it's financial impact, most people just haven't thought about it.

As a business owner, everything depends on your ability to run your business and keep your doors open. You make sure the bills are paid, and business expenses, like payroll, loans, maintenance, insurance and taxes are kept on track and in good order. The livelihood of your employees matters to you... not to mention the contributions made to savings and retirement plans.

Your business represents a lot of very important things to many people – including your customers. No matter how comprehensive your medical coverage, no matter how much individual disability income insurance you have, it's important to make sure you'll have money available to cover operating expenses for your business if you become disabled.

Business Overhead Expense disability income insurance from Mutual of Omaha Insurance Company provides benefits to help cover your fixed monthly business expenses if you can't work because of an injury or illness. Expenses like:

- EMPLOYEES' SALARIES
- RENT
- UTILITIES (HEAT, ELECTRICITY, ETC.)
- MAINTENANCE
- TAXES
- INTEREST (NOT PRINCIPAL) ON BUSINESS LOANS

*Home-based business and businesses less than two years old are not eligible for BOE coverage.

What Would Happen to Your Business?

If you were too ill or injured to continue working at your business, what would happen? Here are some possible situations to consider when thinking about the options you may have.

YOU COULD CLOSE UNTIL YOU RECOVER. When you close your business temporarily, you may risk losing your customers and employees permanently. Your customers rely on your goods and services. Your employees depend on their jobs for their income. Neither may be able to wait on your recovery indefinitely.

YOU COULD HIRE A REPLACEMENT. Only you can determine who would best fill your shoes. But if you're disabled, you most likely won't be in a position to search for, hire or train a part-time replacement.

YOU COULD USE SOME OF YOUR INDIVIDUAL BENEFITS TO HELP PAY BUSINESS EXPENSES.

Possibly, but individual disability benefits are designed to help meet your personal financial needs. You may not be able to stretch those benefit dollars far enough to cover business expenses as well.

YOU COULD SELL. This option may not be viable or profitable especially if it has to be done quickly. Furthermore, you may have nothing to come back to when you recover.

The Basics of Your Business Overhead Expense Policy

Your initial premiums are based on various factors including your age, gender, occupation, and your choice of benefit period, elimination period and monthly benefit amount. Here are a few basic descriptions to help you understand more about your policy and tips to help you make the right choices for you:

MAXIMUM BENEFIT AMOUNT: The monthly benefit amount for BOE disability coverage ranges from \$500 to \$20,000 and, depending on what you choose and the underwriting requirements, is the dollar amount your BOE policy will pay you each month. Ask yourself, ***"How much coverage will the business need?"*** Consider your operating expenses such as payroll, rent and utilities to name a few.

ELIMINATION PERIOD: Your policy has a waiting period before the policy benefits begin. Once the elimination period has been satisfied, benefits are paid to you each month. Your options include: 30, 60, 90, 180 or 365 days. Ask yourself, ***"How long will I be able to manage my business expenses until benefits begin?"*** Take a realistic look at what available resources might help you meet those obligations before benefits are paid.

BENEFIT PERIOD: This is the duration of the amount of time you will receive benefits. Your options are either 12 or 18 months. Your benefit period will extend as long as you remain disabled, or until you reach your maximum benefit amount – whichever comes first. Ask yourself, ***"How long will I want coverage?"*** Keep in mind that you are recovering during this time so think carefully about what is realistic for you and your business.

Benefits Included in Your Policy

Mutual of Omaha Insurance Company's (Mutual of Omaha) Business Overhead Expense disability income insurance can help keep your business in operation if you are out of work because of an illness or injury. Your policy will help provide some financial security during your recovery.

TOTAL LOSS OF TIME BENEFIT: We will pay you benefits for your business operating expenses if you are completely unable to engage in your occupation, and are not gainfully employed in another occupation.

RECURRENT TOTAL LOSS OF TIME BENEFIT: If further loss of time results from injury or illness for which benefits have already been paid, the maximum operating expense benefit and deductible period will be restored after your return to full-time work for a period of six consecutive months.

WAIVER OF PREMIUM: We will waive your premiums after total loss of time benefits have been paid continuously for 90 days.

More about Your Policy

How you become eligible for a BOE disability income insurance policy depends on the underwriting requirements specific to your situation. In order to give you our best offer, we look at your medical history, financial information and occupation. We may also require an interview with you, a Physician's Statement, paramed or blood and urine profile. These requirements are necessary to determine if you qualify for coverage.

Your monthly benefit is paid at the same rate as your average monthly operating expenses (actual operating expenses in NY), but cannot exceed your monthly maximum benefit amount. If your average monthly operating expenses fall below your monthly benefit amount, your benefit will be reduced to match your expenses. Your benefit period will extend as long as you remain disabled, or until you reach your maximum benefit amount – whichever comes first.

Your BOE disability income insurance coverage is designed to meet the requirements of Internal Revenue Service rulings which allow certain business professionals who are sole proprietors, partners and stockholders or employees of a business to use premiums for the policy as a direct business expense for tax deduction purposes.

A BOE disability income insurance policy is an important step toward securing your business and giving yourself a plan to help keep things going.



BUSINESS OVERHEAD EXPENSE COVERAGE CAN HELP YOU KEEP THINGS MANAGEABLE

I'm a 46-year-old business owner, husband, father and avid kayaker. The success of my business allows me to pay myself an annual salary of \$60,000 and do the things I like to do outside of work.

I left my job at a large corporation and struck out on my own a few years ago. When I started my public accounting firm, I had two employees. Now, five years later, I have 10. I value each and every one of my employees and know they depend on me and my business for their livelihood. We are like family!

Sometimes I wonder what would happen to the business – and to them – if I couldn't work because of an illness or injury. With so many unknowns in life, I want to be prepared.

This story portrays a situation our customers may have faced or could face. It does not represent an actual person or event.



We Want You to be Confident in Your Decision

This brochure provides an overview of your Business Overhead Expense insurance policy. Your outline of coverage provides complete details, including exclusions, limitations, reductions and terms under which the policy may remain in force or be discontinued. If for any reason, you decide a BOE insurance policy is not right for you, you may return it to us within 30 days for a full refund of any premium paid.



Business Overhead Expense underwritten by:

MUTUAL OF OMAHA INSURANCE COMPANY

Mutual of Omaha Plaza
Omaha, NE 68175
mutualofomaha.com
800-775-6000



This is a brief description of some of the facts about your coverage. Please read the Outline of Coverage for more information, including exceptions, limitations and reductions of coverage. Individual policies set forth in detail the rights and obligations of both the insured and Mutual of Omaha Insurance Company.

This policy provides disability income insurance only. It does 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 151BE Series-12495 is 55%. This ratio is the portion of future premiums which the company expects to return benefits when averaged over all people with this policy.

Policy form number: 150BE (in FL, Form 150BE Series-9052, in ID, Form-150BE Series-10116; in TX, Form-150BE Series-9068; in OK, Form-150BE Series-8972; in OR, Form-150BE Series-13316; in NY, Form-151BE Series-12495; in PA, Form-150BE Series-10501; in WA, Form 150BE Series-12244) 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.

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