



Long-Term Disability Income Insurance

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

...so you can keep it going.





*Long-Term Disability Income
Insurance Can Help You*

keep it going!

The paycheck you earn helps you build the life you want for your family. However, life can put you in a spin if you suddenly lose your income because of an illness or injury.

The thought of losing ground can be scary. Suddenly, the future seems unpredictable; the calendar changes and immediate concerns are the focus. Recovery becomes the “new normal.”

At a time like this, it can make all the difference to know the bills may be paid; that you have a way to keep it going. *That's what Long-Term Disability Income Insurance can help you do.*

What is Long-Term Disability Income Insurance?

Long-term disability income insurance replaces a portion of your income if you can't work because of an injury or illness.

The long-term title refers to the number of months the policy would pay you (benefit period) after an elimination period. Long-term disability insurance can pay benefits up to age 67. It functions like many other insurance policies in that you pay a set amount at regular intervals and in exchange, you receive benefits if you use your policy. Your monthly benefit can help protect your home since a mortgage or rent payment is often a significant monthly expense. Some people think of disability income insurance as "paycheck protection."

Things to Consider When Thinking about Your Long-Term Disability Income Insurance

If you're like most people, you probably haven't thought much about the risk of a disability, loss of income and its financial impact. Your income is your most valuable asset. It helps pay bills, living expenses, and

other insurance premiums. It's spent on recreation, vacations, and education. It helps build up savings and contributes to retirement plans. And, it's used for so many things in between!

When determining how much income protection you may need, consider these four questions:

- 1)** What monthly living expenses and financial obligations need to be covered?
- 2)** What does your employer cover with sick pay or a longer term disability plan?
- 3)** Other than your savings, what other sources of income can you count on to meet monthly living expenses?
- 4)** If you were out of work because of an illness or injury, what would your family have to give up?

Your lifestyle, financial plans, everything you work for depends on your ability to earn an income. What would you do if you lost your income – your ability to work – because of an illness or injury?

The Basics of Your Long-Term Disability Insurance Policy

MAXIMUM MONTHLY BENEFIT (may vary by occupation class): This is the initial maximum dollar amount your policy will pay each month based on personal need and income eligibility. The maximum monthly benefit amount for long-term disability coverage is \$12,000. Ask yourself, **"How much coverage will I need?"** Consider factors like your mortgage and other debts, your current income and any available resources such as savings.

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: 60, 90,

180, or 365 days. Ask yourself, **"How long will I be able to manage my expenses until benefits begin?"** Take a realistic look at your monthly bills. What resources might help you meet those obligations and for how long?

BENEFIT PERIOD:* You can choose the duration of your benefit period. Your options include: 2, 5, 10 years, and to age 67. Ask yourself, **"How long will I want coverage?"** Disability benefits can be paid to you for a period of just a few months or up to 10 years or longer; our disability products give you the choice.

*Elimination and Benefit Periods may not be available in all states and may vary by state. The policy's Outline of Coverage provides full details on any limitations and exclusions.

Benefits Included in Your Policy

Mutual of Omaha Insurance Company's (Mutual of Omaha) Long-Term Disability Income Insurance helps protect your income if you are out of work because of an illness or injury. Your coverage will provide these additional benefits that are included in your policy:

TOTAL DISABILITY: If an injury or illness prevents you from performing the material and substantial duties of your regular occupation, and you're not gainfully employed in another occupation, we will pay you a monthly benefit once the elimination period has been met. After the first 24 months following the elimination period, if your maximum benefit period has not been met, we will continue to pay you a monthly benefit as long as you are unable to perform the material and substantial duties of any occupation for which you are reasonably suited because of education, training or experience.

PROPORTIONATE DISABILITY: If an injury or illness prevents you from performing one or more of the material and substantial duties of your regular occupation, or you are unable to perform such duties for as much time as it would normally take you to do them, and your loss of monthly income is at least 20 percent, we will pay you a percentage of the total disability monthly benefit that is proportionate to your loss of income once the elimination period has been met. These benefits are payable for up to 24 months.

PRESUMPTIVE TOTAL DISABILITY: We'll presume you to be totally and permanently disabled if an illness 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.

RECURRENT DISABILITY: 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.

WAIVER OF PREMIUM: 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.

TERMINAL ILLNESS: 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 illness if you become disabled as a result of a transplant of part of your body to the body of another person.

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.

REHABILITATION BENEFIT: If you're disabled and receiving disability benefits, you may be eligible to receive vocational rehabilitation services.

Additional Protection Available to You *(Additional premium will apply)*

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

RETURN OF PREMIUM: (Form 0AX4M Rev or 0AX5M) We'll refund either 50 or 80 percent of your premiums, minus any claims paid, after 10 years, depending on the option you choose.

EXTENDED OWN OCCUPATION: (Form OLL5M) We'll extend your own occupation protection past two years, to the duration of the benefit period.

EXTENDED PROPORTIONATE DISABILITY BENEFITS: (Form OLN6M) We'll extend the maximum duration proportionate disability benefits can be received past 24 months to the duration of the benefit period.

FUTURE INSURABILITY: (Form OLL4M) You can increase your base monthly benefit as your income increases regardless of changes in your health status. The maximum increase amount is up to two times your maximum base benefit limit, which is based on your occupation class.

SOCIAL INSURANCE SUPPLEMENT (SIS): (Form OLN6M) We'll pay you an additional monthly benefit when you don't qualify for social insurance, such as Social Security or workers' compensation.

COST-OF-LIVING ADJUSTMENT: (Form OLL6M) We'll adjust your monthly benefit while you are disabled to help your benefits keep up with inflation. Your monthly benefit will increase annually by the lesser of the percentage change in the Consumer Price Index or 5 percent. (This benefit does not necessarily provide protection against increases in the cost of living.)

HOSPITAL CONFINEMENT: (Form OLL8M) We'll pay you up to \$500 for each day you are confined in a hospital. The benefit doubles for days spent in confinement in intensive care. Your benefits are payable for a maximum of 45 days for any period of confinement minus any applicable deductible period.

ACCIDENT MEDICAL EXPENSE: (Form OMI1M-41) We will provide you with reimbursement for any medical-related expenses incurred per an accident. Maximum benefit amounts per accident are \$1,000, \$2,000, \$3,000 and \$5,000. The benefit only applies to services and supplies received within 26 weeks from the date of the covered injury.

CRITICAL ILLNESS: (Form OLL8M) We'll pay you a lump-sum up to \$25,000 upon diagnosis of certain specified diseases.**

***Alzheimer's Disease, Blindness, Deafness, Heart Attack/Myocardial Infarction, Life-Threatening Cancer, Major Organ Transplant, Paralysis, Renal Failure or Stroke.*

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



LONG-TERM DISABILITY INCOME INSURANCE CAN HELP YOU KEEP THINGS MANAGEABLE...

I've worked hard to get where I am. I have a successful and satisfying career that allows me to enjoy time with family. My income is critical to my family...I can't help but wonder what we'd do if an illness or injury kept me from working. I want to make sure we can pay monthly expenses and protect our financial assets.

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

How You Can Save on Your Premium

We want to help you keep your insurance premium as affordable as possible on this important protection. You may qualify for one of the following premium allowances:*

ASSOCIATION MEMBERSHIP – 15 percent savings if you are a member of a qualifying association.

SELF-EMPLOYED – 15 percent savings if you are self-employed.

LIFE INSURANCE + DISABILITY INCOME

INSURANCE – 10 percent savings on this disability insurance policy if you have purchased a fully underwritten United of Omaha Term Life or Universal Life insurance policy in the past 90 days.

COMMON EMPLOYER – 15 percent savings if you are one of three employees who work 30+ hours per week for the same employer and all three employees have been issued a Mutual of Omaha disability income insurance policy in a 12-month period.

**Allowances are variable and may not be available in all states. They are not applied to all riders.*

More to Know about Your Policy

An advantage to purchasing an individual long-term disability income insurance policy is that your policy stays with you no matter where you work as long as you pay the premiums. It's an investment that helps protect your most important asset, your income, throughout your working years.

You become eligible for a long-term disability income insurance policy depending 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 in order to ensure you have the coverage to best fit your needs.

You Can Keep it Going

Life can be busy. Between work obligations and commitments to family, it's common to put off important financial decisions. But this is one that shouldn't wait. When you add long-term disability income insurance to your financial plan, you're not only taking an important step toward securing your income during working years, you're giving yourself a plan to help keep life going.

The risk that matters most is yours. Help protect your income with a long-term disability income insurance policy from Mutual of Omaha.

We Want You to be Confident in Your Decision

This brochure provides an overview of your long-term disability 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 this long-term disability insurance policy is not right for you, you may return it to us within 30 days for a full refund of any premium paid.



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

The disability income benefits provided will be individual coverage, not group coverage. Disability income policy form numbers D81 or state equivalent. (In FL, D81-21283; in ID, OR and Texas, D81-20896; in NC, D81-21008; in OK, D81-21014; in PA, D81-21080; in WA, D81-21038. Underwritten by Mutual of Omaha Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175, 800-775-6000. 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 New York, 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 D81-21098 is 55 percent. The ratio is the portion of future premiums, which the company expects to return as benefits when averaged over all people with these policies.