

Disability income insurance helps protect the way you live.



Mutual Income Solutions<sup>SM</sup>



Underwritten by  
Mutual of Omaha Insurance Company



## You've Worked Hard to Build a Successful Career

The income you earn supports your family, your financial goals and your lifestyle.



If you were sick or injured and unable to work, what kind of financial impact would the loss of your income have on your family?



Mutual Income Solutions<sup>SM</sup>, a disability income insurance policy from Mutual of Omaha Insurance Company (Mutual of Omaha), provides benefits to help replace a portion of your income if you're sick or injured and unable to work. It's financial protection that helps you focus more on your recovery and less on how you'll cover expenses.

# Help Protect Your Income

A solid financial plan starts with your ability to earn an income. That's why your income might be your most valuable asset – even more so than your house, car or savings – and why it's so important to help protect your income.

While it's not something people want to think about, seven out of 10 Americans say they'd face financial difficulties within a month without an income\*\* if they were sick or injured and can't work.

There's an option that can help you protect your financial future. It's called Mutual Income Solutions.

Mutual Income Solutions helps replace a portion of your income if you're sick or injured and can't work. Here are some of the most important things in your life that the coverage can help protect:

- Your home
- Your retirement
- Your family
- Your personal savings
- Your lifestyle
- And your income



\*Source: [www.lifehappens.org](http://www.lifehappens.org), 2019

\*\*Source: "What do you know about disability insurance" survey, [lifehappens.org](http://lifehappens.org), 2019

\*\*\*Source: Council for Disability Awareness, [disabilitycanhappen.org](http://disabilitycanhappen.org), 2018

## Serious Illnesses Can Happen at Any Time\*

**At 45, attorney Peter Zatir attributed the fatigue he was feeling to middle age.** Add to that a busy law practice and five active kids—the youngest just a year old—and it's easy to see how he could have written off the early signs of a serious illness. When he finally visited his doctor, the diagnosis was grim. He had an aggressive form of thyroid cancer and was given less than a year to live.

As Peter lay awake at night, his financial situation was one thing he didn't lose sleep over. Shortly after Peter stopped working to focus on fighting his disease, the individual disability insurance policy he purchased began paying a monthly benefit.

Six years after his diagnosis, Peter was doing better and his family was able to maintain its standard of living—thanks to the benefits from his individual disability policy.

## Life Can Change in an Instant\*

**It was on a busy day for Travis Guthman**—typical of one so many parents have—that Travis juggled driving and arranging a meet-up for his son. While he had pulled over to read the text, he decided to answer it while driving back home. That's when, distracted by his phone, he hit a concrete footing on a narrow bridge—a route he had taken hundreds of times before.

The accident landed him in the hospital with a shattered pelvis and other injuries so severe that it has taken him almost two years and countless surgeries just to be able to walk with the help of a leg brace. During this time, he hasn't been able to work, and admits the family would have lost the pizzeria it owns if it hadn't been for the disability insurance that his insurance professional helped him put in place.

The monthly payment from his disability insurance has allowed the Guthman family to pay their ongoing bills and expenses and keep food on the table. "Without disability insurance we would have been in a world of hurt. You think it will never happen to you, until it does. Disability insurance has been a huge blessing for our family."



## Mutual Income Solutions – Benefits for You

Mutual of Omaha has a long history of helping people protect their incomes.

Mutual Income Solutions, an individual disability income insurance policy, builds on more than 100 years' experience providing income protection solutions that can make a difference when people need it the most.

It's coverage that helps you focus on the things that matter by providing benefits you can use to help replace your income when you are unable to work.

*Get started by designing the policy that's right for you.*

### Design Your Income Solution

Everyone has different financial needs. Mutual Income Solutions can be customized to provide you the best coverage to help replace a portion of the income that you rely on.

- 1** Calculate your expenses  
*How much money would you need to replace your income?*  
Choose a monthly benefit amount.

- 2** Determine the length of your benefit  
*How long do you want your benefit to last?*  
Choose a benefit period.

- 3** Start your benefit  
*How long do you want to wait to receive benefits?*  
Choose an elimination period.

## Mutual Income Solutions at a Glance

<b>Issue Ages</b>	18 to 61 years old
<b>Maximum monthly benefit</b> The monthly amount you receive if you become sick or injured	\$300 to \$20,000 per month (in \$100 increments)
<b>Benefit period</b> 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
<b>Elimination period</b> Benefits begin after an 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)

### Policy Type

The type of policy you select is a key factor to your premium payment amount. Here are your two options:



**1. Non-cancelable** - Your premiums are locked in and your coverage is guaranteed for the duration of the benefit period you select, as long as you pay your premiums on time or within the grace period.



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



### Built-in Policy Benefits

#### Total Disability Benefits

If you are unable to work in your regular occupation due to being sick or injured and not gainfully employed in another occupation, you'll receive a monthly benefit after your elimination period. Here are the disability benefits that are part of a Mutual Income Solutions policy:

- **Survivor Benefit** - your beneficiary will receive a one-time payment of three times your monthly benefit amount if you pass away while you're receiving your benefits
- **Recurrent Disability** - your elimination period is waived if you suffer a new disability within 30 days or a recurring disability in six months
- **Waiver of Premium** - your premium for your policy and the optional benefits you select are waived after the elimination period or 90 days, whichever is shorter, is satisfied
- **Presumptive Total Disability** - you'll receive full benefits for the length of your benefit period if you are considered to be totally and permanently disabled without any chance of recovering to work in your previous profession
- **Transplant Donor Benefits** - you'll receive full benefits if you're disabled during surgery while donating an organ or tissue
- **Rehabilitation Benefit** - you'll receive vocational rehabilitation services limitations may apply at no cost while you're receiving disability benefits
- **Military Suspension** - your coverage may be suspended if you're called to active duty

## Optional Benefits

Many insurance products include optional benefits – or add-on coverages. Optional benefits allow you to customize your policy, providing enhanced or extended benefits. It's important to determine the right amount of coverage, but also consider the options that add value to your policy.

### Mutual Income Solutions Optional Benefits

(options may vary by state and/or age)

Select one or both options to increase your monthly benefits.

- **Automatic Increase Benefit (AIB)**  
Automatically increases your monthly benefit by 4% each year.
- **Future Insurability Option (FIO)**  
Increases your monthly benefit every three years after you buy the policy.

### Disability Definition Options

Select one occupation-based benefit option for an additional cost to expand your opportunity to receive benefits when you're unable to work.

- **Extended Regular Occupation**  
Extends your current occupation coverage for the length of the benefit period.
- **True Regular Occupation**  
Extends your current occupation coverage for the length of the benefit period and allows you to receive full monthly benefits if you are unable to work in your occupation and currently working in a different occupation.

### Residual Options

Select from one of the following options for an additional cost to receive a percentage of your monthly benefits when you're partially disabled.

- **Residual Disability**  
Pays a percentage of your total monthly benefit if you're partially disabled.
- **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.



### Additional Options

You can select from any of the following options for an additional cost.

- **Return of Premium**  
Returns a portion (50 or 80%) of premiums paid less claims paid every 10 years, up to \$12,000 total maximum monthly benefit. This benefit is not allowed if AIB and/or FIO is selected
- **Cash Value Benefit**  
Provides a percentage (15% in year six to 100% in year 25) of all premiums paid for the policy and riders, minus any benefits in claims, up to \$12,000 total maximum monthly benefit. This benefit is not allowed if AIB and/or FIO is selected
- **Mental or Nervous and Substance Abuse Extension**  
Extends your mental or nervous disorders and substance abuse coverage for the length of the benefit period.
- **Catastrophic Disability Benefit**  
Pays an additional benefit amount if you have a catastrophic disability and you're unable to perform two activities of daily living without substantial assistance from another person or require substantial supervision due to severe cognitive impairment.
- **Cost-of-Living Adjustment**  
Increases your benefit annually when you receive benefits.
- **Social Insurance Supplement**  
Lowers the premium since the benefit you receive is the amount of monthly income you purchase, less any benefits provided by Social Security.

## Extra Value with Discounts\*

Getting the most value for your money is important to you. Here are the following ways you can receive a discount on your monthly premiums when you purchase a Mutual Income Solutions policy:

- 15%** | **Common employer** - available to groups of three or more people working for the same employer
- 15%** | **Self-employed** - minimum of two years self-employment
- 15%** | **Association member** - be a member of an approved organization
- 10%** | **Two-person household** - receive a discount when both you and your partner are issued a policy
- 10%** | **Multi-policy** - receive a 10% discount if you're issued an individual disability policy within 90 days of being issued an eligible fully underwritten life insurance or a long-term care insurance policy.

***Earn up to a maximum of 30% in premium discounts!***

Disability income insurance from Mutual of Omaha - *it's coverage that can help you when you need it the most.*



\*Some discounts may have additional requirements and limitations may apply.

## Why Mutual of Omaha

For more than a century, Mutual of Omaha has been committed to listening to our customers and helping them through life's transitions by providing an array of insurance and financial products.

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, D90-25797, D90-25798;) 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; Non-Cancelable Extended Regular Occupation Rider: OPF6M-FL REV; Regular Occupation Rider: OPF6M-FL REV; Cost of Living Adjustment 3% Benefit Rider: ICC19-OPF4M; OPF4M or state equivalent; Cost of Living Adjustment 6% Benefit Rider: ICC19-OPG5M; OPF5M or state equivalent; Extended Regular Occupation Rider: ICC19-OPF6M; OPF6M or state equivalent; True Regular Occupation Rider: ICC19-OPH8M; 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 Benefit 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.

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.