

DISABILITY
INCOME
INSURANCE



Mutual Income SolutionsSM Product Guide



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Note: Throughout this guide, all instances of 'Accident' should be referred to as 'Injury' when used in the state of New York.

Mutual Income SolutionsSM

Product Description	Accident & Sickness Disability	Accident Only Disability
Issue Ages	18-61	18-61
Guaranteed Renewability	Guaranteed renewable to age 67, Conditionally renewable to age 75	Guaranteed renewable to age 67, Conditionally renewable to age 75
Non-Cancelable	Non-cancelable to age 67, conditionally renewable to age 75	N/A
Occupational Classes	6A, 5A, 4A, 3A, 2A, 1A 5M, 4M, 3M, 2M	6A, 5A, 4A, 3A, 2A, 1A 5M, 4M, 3M, 2M
Maximum Monthly Benefit**	\$20,000	\$5,000
Elimination Period (Calendar Days)	30, 60, 90, 180, 365, 730	30, 60, 90, 180, 365, 730
Benefit Period	6 mo., 1, 2, 5, 10, To Age 65, 67, 70	6 mo., 1, 2, 5, 10
Base Benefits	Total Disability, Presumptive Total, Survivor, Transplant, Rehabilitation, Recurrent Disability, Waiver of Premium, Suspension during Military Service	Total Disability, Presumptive Total, Survivor, Rehabilitation, Recurrent Disability, Waiver of Premium, Suspension during Military Service
Optional Benefits	Automatic Increase Benefit (AIB), Future Insurability Option (FIO), Extended Regular* Occupation, True Regular* Occupation, Return of Premium, Cash Value Benefit, Social Insurance Supplement**, Residual Disability, Enhanced Residual Disability, Mental or Nervous and Substance Abuse, Catastrophic Disability Benefit, Cost-of-Living Adjustment - 3% & 6%	Automatic Increase Benefit (AIB), Future Insurability Option (FIO), Social Insurance Supplement**
Underwriting	Simplified, up to \$6,000 monthly benefit, Full Underwriting - \$6,001+	Simplified, up to \$5,000 monthly benefit
Premium Discounts***	Common Employer (15%), Self-Employed (15%), Two-Person Household (10%), Multi-Policy (10%), Association (15%), Maximum discount up to 30%	
Premium Payment Options	Automatic Bank Withdrawal Annual, Semi-Annual, Quarterly, Monthly	

Note: Elimination period and/or benefit period may vary by state. Features and riders may not be available with all policies or approved in all states.

*In California Extended Regular Occupation and True Regular Occupation will show as Extended Usual Occupation and True Usual Occupation. Also, either the Residual Disability or Enhanced Residual Disability must be chosen.

**Social Insurance Supplement rider required on 2A, 1A, & 2M occupational classes to obtain maximum monthly benefit; In New York Social Insurance Supplement will show as Social Insurance Substitute.

***Percentage and/or available discount may vary by state.

Accident & Sickness Benefits

Benefit Period (Years)	Elimination Period (Days)	Issue Ages	Occupational Classes	Minimum and Maximum Benefit Amount*
6 mo., 1, 2	30, 60, 90	18-61 Individual	6A, 5A, 4A, 3A, 2A, 1A 5M, 4M, 3M, 2M	\$300-\$20,000
5	30, 60, 90, 180, 365, 730	18-61 Individual	6A, 5A, 4A, 3A, 2A, 1A 5M, 4M, 3M, 2M	\$300-\$20,000
10	30, 60, 90, 180, 365, 730	18-56 Individual	6A, 5A, 4A, 3A, 2A 5M, 4M, 3M, 2M	\$300-\$20,000
To Age 65, 67, 70	30, 60, 90, 180, 365, 730	18-61 Individual	6A, 5A, 4A, 3A, 2A** 5M, 4M, 3M, 2M**	\$300-\$20,000

*Maximum Monthly Benefit will vary by Occupational Class.

**Benefit period available if earned income is \$60,000 or above.

All base benefit available except for 2A, 1A, and 2M, which requires Social Insurance Supplement (SIS) rider to be added to maximize benefit.

Occupation Class	Age	Accident & Sickness Maximum Issue Limits	Maximum Participation Limits with Other Individual DI	Maximum Participation Limits with Group LTD
6A, 5A, 4A	All	\$20,000	\$30,000	\$35,000
5M, 4M	18-55	\$20,000	\$30,000	\$35,000
5M, 4M	56+	\$15,000	\$25,000	\$30,000
3A, 3M	All	\$15,000	\$25,000	\$25,000
2A, 2M	All	\$10,000	\$10,000	\$15,000
1A	All	\$8,000	\$8,000	\$10,000

Premium Structure

- Individual — sex distinct

Premium Discounts

Client may qualify for the following premium discounts:

- Association Group*** - 15%
- Self-Employed - 15%
- Common Employer*** - 15%
- Multi-Policy*** - 10%
- Two-Person Household*** - 10%

The above premium discounts can be used in combination with each other up to a maximum of 30%.

***Not available in New York.

Policy Type

Guaranteed Renewable

This policy guarantees the right to continue the coverage until age 67. During that time, we cannot cancel the policy as long as the required premiums are paid when due. Provisions of the policy cannot be changed, except for the premium, before the termination date. The premium can be changed only if change applies to all policies with similar benefits insuring the same risk class. After age 67, and each policy anniversary thereafter, your client may continue coverage as provided under conditional renewability to age 75.

OR

Non-Cancelable

This policy guarantees the right to continue the coverage until age 67. During this time, we cannot cancel your client's policy or change your client's premiums as long as required premiums are paid when due. After age 67, and each policy anniversary thereafter, your client may continue coverage as provided under conditional renewability to age 75.

Total Disability Benefits

If being sick or injured prevents your client from performing the material and substantial duties of their regular occupation, and they are not gainfully employed in another occupation, we will pay a monthly benefit once the elimination period has been met.

Survivor Benefit

If your client dies while disabled, we will pay their beneficiaries a lump sum amount equal to three times the total monthly benefit defined in the policy as payable at the time of death.

Recurrent Disability

If the same or a related disability occurs within six months (12 months if benefit period is more than five years) of a return to full-time employment, we will consider it a recurrent disability. A new elimination period will not need to be satisfied and the same benefit period will continue.

Presumptive Total Disability

We will presume your client to be totally and permanently disabled if sickness or injury results in their complete and irrecoverable loss of speech, deafness in both ears, blindness in both eyes, or use of both hands, both feet or one hand and one foot. We will pay total disability benefits for the full length of the benefit period even if they return to work in another occupation. We also will waive the elimination period.

Waiver of Premium

We will waive premium for the coverage and all optional riders after your client is disabled for the length of the elimination period but not to exceed 90 days. We also will refund any premiums paid during this period.

Transplant Donor Benefits

We will pay your client benefits on the same basis as any other sickness if your client becomes disabled as the result of a transplant of part of their body to another person.

Rehabilitation Benefit

If your client is disabled and receiving disability benefits, they may be eligible to receive vocational rehabilitation services at our expense.

Military Suspension

If your client is a member of the armed forces, National Guard, or reserves of any state or country, they may submit a written formal request to Mutual of Omaha or authorized producer to suspend their policy during a period of active duty.

Optional Riders

(Available only at issue and availability varies by state)

Optional Riders	Issue Ages	Additional Cost	Benefit Periods	Occupation Classes
Automatic Increase Benefit Rider (AIB)	18-55	No	All	All
Future Insurability Option Rider (FIO)	18-51	No	All	All, except government employees are not eligible
Extended Regular Occupation	18-61	Yes	5 yr, 10 yr, To Ages 65, 67, 70	2A/2M and above
True Regular Occupation	18-61	Yes	5 yr, 10 yr, To Ages 65, 67, 70	3A/3M and above
Residual Disability	18-61	Yes	All	2A/2M and above
Enhanced Residual Disability	18-61	Yes	All	2A/2M and above
Catastrophic Disability Benefit	18-61	Yes	2 yr, 5 yr, 10 yr, To Ages 65, 67, 70	All
Mental or Nervous and Substance Abuse	18-61	Yes	2 yr, 5 yr, 10 yr, To Ages 65, 67, 70	3A/3M and above
Cost-of-Living Adjustment	18-61	Yes	2 yr, 5 yr, 10 yr, To Ages 65, 67, 70	2A/2M and above
Return of Premium	18-57	Yes	All	All
Cash Value Benefit	18-42	Yes	All	All
Social Insurance Supplement	18-61	Yes	2 yr, 5 yr, 10 yr, To Ages 65, 67, 70	All occupational classes optional except required on 2A, 1A and 2M to maximize benefits/government employees are not eligible

Note: Benefit period may vary by state. Features and riders may not be available with all policies or approved in all states.

Automatic Increase Benefit Rider (AIB)

How it Works

This optional no cost rider will automatically increase the current policy total monthly benefit by 4% compounded each year during the 6-year term period without evidence of financial insurability.

- The increase amount will not exceed the maximum monthly benefit based on underwriting rules in effect based on your client's earnings, occupation and any other disability income coverage for which your client is eligible (Increments of \$10)
- The increase amount must be issued with the same elimination period and benefit period as the benefit already in force
- The increase benefit applies to the total disability monthly benefit amount only
- Premium for each increase are based upon your client's attained age and rates on the option date
- The term period can be renewed at end of 6-year period with application and proof of financial insurability
- Your client has the right to refuse automatic increases, but the rider will be terminated if your client refuses any two increase offers
- Your client can have both the Automatic Increase Benefit Rider and the Future Insurability Benefit Rider attached to a given policy
- Not eligible if insured is on disability

Termination

The rider terminates on whichever of the following occurs first:

- The end of the last 6-year term period that began before attained age 56
- The date your client ceases to qualify for rider renewal under the renewal for additional term periods section
- The date underwriting evidence required by the renewal for additional terms periods section is not received within 30 days of our request
- The date we receive a written request to cancel this rider (in which case, the grace period will not apply)
- The date your client refuses any two automatic benefit increase offers, or
- The date the policy terminates

Future Insurability Option Rider (FIO)

How it Works

This optional no cost rider allows the policyholder to increase their base monthly benefit, on each third anniversary of the rider date and every successive three year anniversary on this date thereafter, subject only to proof of financial insurability. The underwriting for this rider is the same as the policy to which it is attached.

- Minimum \$100 base monthly benefit amount
- The maximum increase amount is limited by the underwriting rules in effect based on your client's earnings, occupation and any other disability income coverage for which your client is eligible (Increments of \$10)
- The increase amount must be issued with the same elimination period and benefit period as the benefit already in force

- The increase premium amount will be based on your client's attained age and rates
- To qualify for this rider, the applicant must accept 75% of initial qualifying coverage amount
- Advance Option is available if your client experiences a loss of group long-term disability or at least 20% earning change
- Your client can have both the Automatic Increase Benefit Rider and the Future Insurability Benefit Option Rider attached to a given policy
- Not eligible if insured is on disability

Termination

The rider terminates on whichever of the following occurs first:

- The date your client reaches age 55
- The date we receive a written request to cancel this rider (in which case, the grace period will not apply)
- The next premium due date after:
 - Your client does not request the option increase during the 90 day option period
 - Your client does not reply to our offer of an increase amount within 30 days of the offer
 - Your client accepts less than 50% of our offer to increase the total monthly benefit of their policy
- The date the policy terminates

Your client can select both the AIB and FIO riders, however, the Automatic Increase Benefit rider will not occur in the third and sixth year of the term period.

Extended Regular* Occupation Rider

How it Works

This optional cost rider extends your client's current occupation definition of disability applicable to the base and SIS rider past two years, to the duration of the benefit period.

Termination

The rider terminates on whichever of the following occurs first:

- The date your client reaches age 67
- The date we receive a written request to cancel this rider (in which case, the grace period will not apply)
- The date the policy terminates

*In California Extended Regular Occupation will show as Extended Usual Occupation.

True Regular* Occupation Rider

How it Works

This optional cost rider extends the insured occupation coverage for the length of the benefit period and allows the insured to receive full benefits in the event of becoming totally disabled in their regular occupation but **are** working in another occupation.

Termination

The rider terminates on whichever of the following occurs first:

- The date your client reaches age 67
- The date we receive a written request to cancel this rider (in which case, the grace period will not apply)
- The date the policy terminates

Residual Disability Benefit Rider

How it Works

This optional cost rider will pay a percentage of your client's total monthly benefit for a disability for the first 24 months of the benefit period if:

- Your client is working, or is unable to perform one or more of the material and substantial duties of their regular occupation or such duties in the time it would normally take;
- Your client's loss of monthly earnings is at least 20% of their prior monthly earnings; **and**
- Your client receives regular medical care

If the benefit period is longer than 24 months, the residual disability will mean:

- Your client is working and is unable to perform one or more of the material and substantial duties of any occupation or such duties in the time it would normally take;
 - Your client's loss of monthly earnings is at least 20% of their prior monthly earnings; **and**
 - Your client receives regular medical care
- For the first six months of a residual disability following the elimination period, the percentage payable will not be less than 50%
 - If your client is unemployed at time of disability, the percentage payable will be 50%

If either the True or Extended Regular Occupation Rider is chosen, the 24 month regular occupation restriction for residual disability is removed.

Termination

The rider terminates on whichever of the following occurs first:

- The date your client reaches age 67
- The date we receive a written request to cancel this rider (in which case, the grace period will not apply)
- The date the policy terminates

*In California Extended Regular Occupation will show as Extended Usual Occupation.

Enhanced Residual Disability Benefit Rider

How it Works

This optional cost rider will pay a percentage of your client's total monthly benefit for a disability for the first 24 months of the benefit period if:

- Your client is working; unable to perform one or more of the material and substantial duties of their regular occupation or such duties in the time it would normally take;
- Your client's loss of monthly earnings is at least 20% of their prior monthly earnings; **and**
- Your client receives regular medical care

If the benefit period is longer than 24 months, the residual disability will also mean:

- Your client is working and is unable to perform one or more of the material and substantial duties of any occupation or such duties in the time it would normally take;
- Your client's loss of monthly earnings is at least 20% of their prior monthly earnings; **and**
- Your client receives regular medical care
- For the first six months of a residual disability following the elimination period, the percentage payable will not be less than 50%
- If your client is unemployed at time of disability, the percentage payable will be 50%
- Upon return to full time employment, a recovery benefit will pay if your client is working at least as many hours as had been worked prior to total disability but are earning at least 20% less than prior monthly income and meet the following conditions:
 - Your client is no longer disabled
 - Your client has returned to full time employment immediately after receiving disability benefits
 - Your client has a loss of monthly earnings equal to or greater than 20% of their monthly earnings
 - Your client can validate that their recovery loss of monthly earnings is directly and solely due to their prior disability
- Recovery benefit ends when your client no longer has a loss of monthly earnings greater than 20% for any two consecutive months
- The recovery benefit will be paid for the lessor of six months or the remainder of the benefit period
- The waiver of premium provision will apply to the recovery benefit

If either the True or Extended Regular Occupation Rider is chosen, the 24 month regular occupation restriction for residual disability is removed.

Termination

The rider terminates on whichever of the following occurs first:

- The date your client reaches age 67
- The date we receive a written request to cancel this rider (in which case, the grace period will not apply)
- The date the policy terminates

Mental or Nervous and Substance Abuse Extension Benefits Rider

How it Works

This optional cost rider removes the Mental or Nervous Disorder Limitation and Substance Abuse Limitation provision from your client's policy. This allows benefits for mental or nervous disorders and substance abuse to be eligible for payment on the same basis as any other sickness for the length of the policy's benefit period.

Termination

The rider terminates on whichever of the following occurs first:

- The date your client reaches age 67
- The date we receive a written request to cancel this rider (in which case, the grace period will not apply)
- The date the policy terminates

The following medical occupations are not eligible for this rider:

- Anesthesiologist
- Emergency Room
- Pain Management
- Nurse Anesthetist

The Mental or Nervous Disorder and Substance Abuse Benefit Extension Rider is required in Vermont and not available in California, Florida or New York.

Catastrophic Disability Benefit Rider (CAT)

How it Works

This optional rider will pay a monthly benefit in addition to the disability benefit paid for the total disability if your client is unable to perform at least two activities of daily living without substantial assistance from another person that is expected to last at least 90 consecutive days; or require substantial supervision to protect themselves from threats to health and safety due to severe cognitive impairment; or meet the conditions of Presumptive Total Disability provision in the policy.

- Cost Rider
- The underwriting for this rider is the same as the policy to which it is attached
- Issue age 18-61
- Benefit Periods: 2, 5, 10-Year, To Age 65, To Age 67, To Age 70 — Benefit Period can be different from the base Benefit Period
- Elimination Period must be the same as the base benefit
- Benefit Amounts: \$300-\$10,000 monthly benefit
- Occupational Classes: All
- Health Risk Classes: All

- The Catastrophic Disability Benefit cannot exceed 5 times* the sum of the base policy benefit plus Social Insurance Supplement (SIS)
- The total monthly benefits (base + SIS + other inforce coverage + CAT) cannot exceed 100 percent of Earned Income
- If attached, Future Insurability Benefit rider will include offer to increase CAT benefit if eligible
- If attached, the Automatic Increase Benefit rider does not increase CAT benefit amounts
- Waiver of Premium automatically applies if your client received presumptive total disability benefits
- Only one Catastrophic Disability Benefit rider may be attached to a given policy

Termination

The rider terminates on whichever of the following occurs first:

- The date your client reaches age 67
- The date we receive a written request to cancel this rider (in which case, the grace period will not apply)
- The date the policy terminates

Cost-of-Living Adjustment Rider

How it Works

This optional rider increases the disability benefits payable under the base policy and SIS rider by the lesser of:

- The CPI-U (Consumer Price Index - All Urban Consumers)
- 3% or 6% compounded annually
- Upon returning to work full- or part-time, can keep any increased disability benefit without evidence of good health by paying the required increased premium
- The underwriting for this rider is the same as the policy to which it is attached
- First increase takes place after 12 months of benefit being received

Termination

The rider terminates on whichever of the following occurs first:

- The date your client reaches age 67
- The date we receive a written request to cancel this rider (in which case, the grace period will not apply)
- The date the policy terminates

*In California the limit is 1 times the sum of the base policy benefit plus Social Insurance Supplement (SIS).

Return of Premium Rider

How it Works

This optional rider provides for the return of a specified percentage of premiums paid (50 or 80%) less any benefits paid at the end of each term period (usually 10 years).

- Cost Rider
- The underwriting for this rider is the same as the policy to which it is attached
- Issue ages 18-57
- Total Maximum Monthly Benefit (Includes base + SIS rider) at issue up to \$12,000
 - Multiple Mutual Income Solutions policies with Return of Premium and/or Cash Value riders cannot combine Total Maximum Monthly Benefit amounts above \$12,000
- Only one Return of Premium rider may be attached to a given policy
- Your client can only have either Return of Premium or Cash Value rider attached to a given policy
- Your client cannot select AIB and FIO riders if the Return of Premium rider is selected
- Riders included in premiums returned
- Your client can request to remove the rider at any time

Termination

This rider ends at the earliest of:

- The date your client reaches age 67
- The date of your client's death
- The date the policy terminates

The Return of Premium Rider is not available in the state of New York.

Cash Value Benefit Rider

How it Works

Provides a percentage of all premiums paid for the policy and riders, minus the amount of any benefits paid in claims. The percentage amount ranges from 15 percent in the sixth year to 100 percent in the 25th year.

- Cost Rider
- The underwriting for this rider is the same as the policy to which it is attached
- Issue age 18-42
- Total Maximum Monthly Benefit (Includes base + SIS rider) at Issue: \$12,000
 - Multiple Mutual Income Solutions policies with Cash Value and/or Return of Premium riders cannot combine Total Maximum Monthly Benefit amounts above \$12,000.
- Only one Cash Value Benefit rider may be attached to a given policy
- Your client can only have either the Cash Value or Return of Premium rider attached to a given policy
- Your client cannot select AIB and FIO riders if the Return of Premium rider is selected

- Riders included in premiums returned
- Clients cannot elect to drop the Cash Value rider after issue. The only exception is if the total claims paid on a policy becomes greater than the potential final Cash Value benefit at age 67 (included in the termination provisions below)
- If the policy lapses as described in the policy's reinstatement provision, we will automatically pay the cash value benefit if it is due. This rider will then terminate. If the policy is reinstated, the policy will continue in force without this rider as long as the required policy premiums are paid. This is the only circumstance in which the cash value benefit will be paid out prior to the termination of the policy

Termination

This rider ends at the earliest of:

- The date your client reaches age 67
- The date the policy lapses because the premium due was not paid before the end of the grace period
- The date that the claims paid under the policy exceed the amount of the total premium that would be paid over the expected life of the policy
- The date the policy terminates

The Cash Value Benefit Rider is not available in the state of New York.

Social Insurance Supplement (SIS) Benefit Rider

How it Works

This optional cost rider offers disability income insurance at more affordable premiums than base coverage since disability benefits payable under this rider are offset dollar-for-dollar by other forms of social insurance.

- Underwriting rules for the rider will be subject to the underwriting rules for the Policy Form, Health Section, Occupational Section and Income Qualification Table
- The same Benefit Period/Elimination Period options and Issue Age/Occupational restrictions that apply to the base coverage also apply to the Social Insurance Supplement rider
- The Elimination Period and the Benefit Period must be the same as the base benefit

Termination

The rider terminates on whichever of the following occurs first:

- The date your client reaches age 67
- The date we receive a written request to cancel this rider (in which case, the grace period will not apply)
- The date the policy terminates

Government employees are not eligible.

In New York, Social Insurance Supplement is known as Social Insurance Substitute and will reduce to zero if any Social Insurance benefits are paid for the disability being claimed.

Accident Only Benefits*

Benefit Period (Years)	Elimination Period (Days)	Issue Ages	Occupational Classes	Minimum and Maximum Benefit Amount*
6 mo., 1, 2	30, 60, 90	18-61 Individual	6A, 5A, 4A, 3A, 2A, 1A 5M, 4M, 3M, 2M	\$300-\$5,000
5	30, 60, 90, 180, 365, 730	18-61 Individual	6A, 5A, 4A, 3A, 2A, 1A 5M, 4M, 3M, 2M	\$300-\$5,000
10	30, 60, 90, 180, 365, 730	18-56 Individual	6A, 5A, 4A, 3A, 2A 5M, 4M, 3M, 2M	\$300-\$5,000

*Accident Only Benefits not available in California.

All base benefit available except for 2A, 1A, and 2M, which requires Social Insurance Supplement (SIS) rider to be added to maximize benefit.**

Optional Riders	Issue Ages	Additional Cost	Benefit Periods	Occupation Classes
Automatic Increase Benefit Rider (AIB)	18-55	No	2 yr, 5 yr, 10 yr	All
Future Insurability Option Rider (FIO)	18-51	No	2 yr, 5 yr, 10 yr	All, except government employees are not eligible
Social Insurance Supplement**	18-61	Yes	2 yr, 5 yr, 10 yr	All occupational classes optional except required on 2A, 1A and 2M to maximize benefits/government employees are not eligible

Premium Structure

- Individual — sex distinct

Premium Discounts

Client may qualify for the following premium discounts:

- Association Group*** - 15%
- Self-Employed - 15%
- Common Employer*** - 15%
- Multi-Policy*** - 10%
- Two-Person Household*** - 10%

The above premium discounts can be used in combination with each other up to a maximum of 30%.

**Social Insurance Supplement rider required on 2A, 1A, & 2M occupational classes to obtain maximum monthly benefit; In New York Social Insurance Supplement will show as Social Insurance Substitute.

***Not available in New York.

Policy Type

Guaranteed Renewable

This policy guarantees the right to continue the coverage until age 67. During that time, we cannot cancel the policy as long as the required premiums are paid when due. Provisions of the policy cannot be changed, except for the premium, before the termination date. The premium can be changed only if change applies to all policies with similar benefits insuring the same risk class. After age 67, and each policy anniversary thereafter, your client may continue coverage as provided under conditional renewability to age 75.

Total Disability Benefits

If an injury prevents your client from performing the material and substantial duties of their regular occupation, and they are not gainfully employed in another occupation, we will pay a monthly benefit once the elimination period has been met.

Survivor Benefit

If your client dies while they are disabled, we will pay their beneficiaries a lump sum amount equal to three times the total disability monthly benefit payable at the time of death.

Recurrent Disability

If the same or related disability occurs within six months of returning to full-time employment, we will consider it a recurrent disability. A new elimination period will not need to be satisfied and the same benefit period will continue.

Presumptive Total Disability

We will presume your client to be totally and permanently disabled if an injury results in their complete and irrecoverable loss of speech, deafness in both ears, blindness in both eyes, or use of both hands, both feet or one hand and one foot. We will pay your client total disability benefits for the full length of the benefit period even if they return to work in another occupation. We also will waive the elimination period.

Waiver of Premium

We will waive premium for the coverage and all optional riders after your client is disabled for the length of the elimination period but not to exceed 90 days. We also will refund any premiums paid during this period.

Rehabilitation Benefit

If your client is disabled and receiving disability benefits, they may be eligible to receive vocational rehabilitation services at our expense.

Military Suspension

If your client is a member of the armed forces, National Guard, or reserves of any state or country, they may submit a written formal request to Mutual of Omaha or authorized producer to suspend their policy during a period of active duty.

Optional Riders

(Available only at issue)

Occupation Class	Age	Accident Only Issue Limits	Maximum Participation Limits with Other Individual DI	Maximum Participation Limits with Group LTD
6A, 5A, 4A	All	\$5,000	\$30,000	\$35,000
5M, 4M	18-55	\$5,000	\$30,000	\$35,000
5M, 4M	56+	\$5,000	\$25,000	\$30,000
3A, 3M	All	\$5,000	\$25,000	\$25,000
2A, 2M	All	\$5,000	\$10,000	\$15,000
1A	All	\$5,000	\$8,000	\$10,000

Automatic Increase Benefit Rider (AIB)

How it Works

This optional no cost rider will automatically increase the current policy monthly benefit by 4% compounded each year during the 6-year term period without evidence of financial insurability.

- The increase amount will not exceed the maximum monthly benefit based on underwriting rules in effect based on your client's earnings, occupation and any other disability income coverage for which they are eligible (Increments of \$10)
- The increase amount must be issued with the same elimination period and benefit period as the benefit already in force
- The increase benefit applies to the total disability monthly benefit amount only
- Premium for each increase are based upon your client's attained age on the option date
- The term period can be renewed at the end of a 6-year term period with application and proof of financial insurability
- Your client has the right to refuse automatic increases, but the rider will be terminated if your client refuses any two increase offers
- Your client can have both the Automatic Increase Benefit Rider and the Future Insurability Benefit Option Rider attached to a given policy

Termination

The rider terminates on whichever of the following occurs first:

- The end of the last 6-year term period that began before your client attained age 56
- The date your client ceases to qualify for rider renewal under the renewal for additional term periods section
- The date underwriting evidence required by the renewal for additional terms periods section is not received within 30 days of our request
- The date we receive a written request to cancel this rider (in which case, the grace period will not apply)
- The date your client refuses any two automatic benefit increase offers, or
- The date the policy terminates

Future Insurability Option Rider (FIO)

How it Works

This optional cost rider allows the policyholder to increase their base monthly benefit, on each third anniversary of the rider date and each anniversary thereafter, subject only to proof of financial insurability.

- Minimum \$100 base monthly benefit amount
- The maximum increase amount is limited by the underwriting rules in effect based on your client's earnings, occupation and any other disability income coverage for which your client is eligible (Increments of \$10)
- The increase amount must be issued with the same elimination period and benefit period as the benefit already in force
- The increase premium amount will be based on your client's attained age
- To qualify for this rider, applicant must accept 75% of initial qualifying coverage amount
- Advance Option is available if your client experiences a loss of group long-term disability or significant earning change
- Your client can have both the Automatic Increase Benefit Rider and the Future Insurability Benefit Option Rider attached to a given policy

Termination

The rider terminates on whichever of the following occurs first:

- The date your client reaches age 55
- The date we receive a written request to cancel this rider (in which case, the grace period will not apply)
- The next premium due date after:
 - Your client does not request the option increase during the 90-day option period
 - Your client does not reply to our offer of an increase amount within 30 days of the offer
 - Your client accepts less than 50% of our offer to increase the total monthly benefit of their policy
- The date the policy terminates

Your client can select both the AIB and FIO riders, however, the automatic benefit increases under the Automatic Increase Benefit rider will not occur in the third and sixth year of the term period.

Social Insurance Supplement (SIS) Benefit Rider

How it Works

This optional cost rider offers disability income insurance at more affordable premiums than base coverage since disability benefits payable under this rider are offset dollar-for-dollar by other forms of social insurance.

- Rider will be subject to the underwriting rules for the Policy Form, Health Section, Occupational Section and Income Qualification Table
- The same Benefit Period/Elimination Period options and Issue Age/Occupational restrictions that apply to the base coverage also apply to the Social Insurance Supplement rider
- The Elimination Period and the Benefit Period must be the same as the base benefit

Termination

The rider terminates on whichever of the following occurs first:

- The date your client reaches age 67
- The date we receive a written request to cancel this rider (in which case, the grace period will not apply)
- The date the policy terminates

Government employees are not eligible.

In New York, Social Insurance Supplement is known as Social Insurance Substitute and will reduce to zero if any Social Insurance benefits are paid for the disability being claimed.

Eligibility Requirements

(Accident Only Benefits, Accident and Sickness Benefits)

- Working at least 30 hours per week in Occupation Classes 6A, 5A, 4A, 3A, 2A, 1A / 5M, 4M, 3M, 2M
- Age 18-61
- Annual income of at least \$15,000 as reported on the U.S. Federal Tax Return
- Maximum Benefit based on Occupation classification
- Underwriting Requirements: An individual's medical history, financial information and occupation are all considered when being underwritten. This may include a client interview, ordering Attending Physicians Statement (APS), Physical Measurements or a Blood & Urine profile. In addition, financial underwriting would include providing U.S. Federal Tax Returns and other financial statements depending on the type and level of coverage being applied for.

Premium Discounts

Common Employer

A 15% premium discount is available to groups of three or more individuals working 30+ hours per week with a common employer but does not require employer sponsorship.

Applications can be submitted all at one time or within a 12-month period. The 15% premium discount is not applied until the third application has been issued. At which time, the premium discount is applied to each of the first two policies starting the next billing cycle. All future applications received that are associated with the same common employer will have the same premium discount applied if appropriately indicated on the Producer/Agent form.

- W-2 employees who have been employed with the company for the previous three months
- No discount is available for policies applied for prior to the 12-month qualifying period
- Business Owners may select either the Common Employer or the Self-Employed Discount
- Sex distinct rates apply
- This premium discount will stay with the policy even if the insured leaves the employer
- This premium discount can be used in combination with the other discounts, except the Self-Employed discount, up to a maximum of 30%

Self-Employed

A 15% premium discount is available to individuals who meet the following eligibility criteria:

- Minimum two years in business
- Required U.S. Federal Tax Returns
- Minimum net income of \$32,000 (after expenses and before taxes) for each of the past two years
- Minimum 20% ownership required
- If applicant meets the requirements above, net income may be increased 20% for a maximum benefit increase of up to \$2,000 monthly
- Business Owners may select either the Common Employer **or** Self-Employed Discount
- This premium discount can be used in combination with the other discounts, except the Self-Employed discount, up to a maximum of 30%
- This premium discount will be applied at time of issue. Self-employed individuals who do not qualify for premium discounts must conform to the eligibility requirements and must provide the income documentation indicated in the Financial Underwriting Guidelines in the separate Underwriting Guide

Association Group

A 15% premium discount is available if the insured or eligible spouse is a member of an approved association. The approved association's program number must be included on the application.

Association Approval Requirements

- An organization must:
 - Have at least 100 members
 - Have been in existence for at least two years
 - Have by-laws and officers
 - Have members who pay dues or fees on a regular basis and vote on officers and matters of policy
- An organization will not be eligible for this program benefits if it is:
 - Formed for the purpose of obtaining insurance
 - Formed to promote political views
 - Primarily consisting of members with hazardous occupations
- This premium discount will be applied at time of issue as long as the insured is a member of an approved association
- This premium discount can be used in combination with any other discount up to a maximum of 30%

Two-Person Household

A 10% premium discount is available to individuals who meet the following eligibility criteria:

- Available when both DI policies are issued under the same policy form/benefit
- Any partner that was previously issued under a different policy form/benefit is not eligible for the Two-Person Household discount

Note: Discounts will not be applied retroactively to Households issued with different effective dates, and will apply beginning on the second person's effective date.

- If one applicant cancels the contract and it results in a cancel back to issue or policy not taken, the 10% discount will be removed from the other person
- A Two-Person Household is defined as a) the spouse to whom your client is legally married; b) your client's registered domestic partner or civil union partner; or c) an adult person who:
 - Shares a serious and committed personal relationship with your client that is intended to be lifelong **and**
 - Has shared a common permanent residence with your client on a continuous basis for the most recent three years **and**
 - Is not married, has a domestic partner, a civil union partner, or is in a committed personal relationship to anyone else **and**
 - Is not related to your client in any way that would bar marriage in the state where they reside
- This premium discount can be used in combination with the other discounts up to a maximum of 30%

Multi-Policy

A 10% premium discount if clients are issued an individual disability policy within 90 days of being issued an eligible fully underwritten life insurance or a long-term care insurance policy.

- Qualifying Mutual of Omaha Long-Term Care policies include: MutualCare Secure Solution, MutualCare Custom Solution and MutualCare Worksite
 - This premium discount remains with the Disability Income policy as long as the policy remains in force and the Long-Term Care policy remains in force for at least 60 days. If the Long-Term Care policy is cancelled within the 60 days, the DI discount will be removed with a current paid to effective date
- Qualifying United of Omaha Life policies include: Term Life or Universal Life
 - The purchase of a Whole Life policy does not entitle the purchaser to Disability Income Insurance premium discounts
 - This premium discount will not be allowed in connection with Life conversion policies
 - Disability Income Insurance Insured needs to be the primary insured on the life policy
 - This premium discount remains with the Disability Income policy as long as the policy remains in force and the Life policy remains in force for at least 60 days. If the life policy is cancelled within the 60 days, the DI discount will be removed with a current paid to effective date
 - The premium discount is only eligible with fully underwritten qualifying Term Life and Universal Life products
- This premium discount can be used in combination with the other discounts up to a maximum of 30%

Student and Select Professional Program

Mutual of Omaha offers Disability Income Insurance to certain professionals who are just about to begin their careers without regard to current income or financial documentation.

Eligibility Requirements for Students

- Six months prior to graduation or up to 12 months after graduation
- Anytime in Residency, Graduate level school, or Fellowship

Benefit	Accident & Sickness	Accident Only
Minimum Elimination Periods	60 Days	30 Days
Benefit Period	All Available*	All Available*
Age	All Available	All Available
Occupations	See Appendix A	See Appendix A
Maximum Monthly Benefit	See Appendix A	See Appendix A
Optional Benefits	Catastrophic Disability Benefit	N/A
Optional Benefits	Extended Regular Occupation Rider	N/A
Optional Benefits	Cost-of-Living Adjustment Rider	N/A
Optional Benefits	Residual Disability Benefit Rider	N/A
Optional Benefits	Return of Premium	N/A
Optional Benefits	Cash Value Benefit	N/A
Optional Benefits	Enhanced Residuals Disability Benefit Rider	N/A
Optional Benefits	Automatic Increase Benefit Rider	Automatic Increase Benefit Rider
Optional Benefits	Future Insurability Option Rider	Future Insurability Option Rider
Optional Benefits	Social Insurance Supplement (SIS) Rider	N/A
Policy Type	Non-Cancelable or Guaranteed Renewable	Guaranteed Renewable

- **Underwriting:** Only financial requirements will be waived. Full medical underwriting appropriate for the benefit combination will be required.
- There will be no school approval required. Students that meet the criteria above will be eligible for coverage.

*Benefit amount and Benefit Period are based on Occupation Class.

Student Occupations

Job	Occupation Level	Minimum Education Level	Maximum Benefit
CPA/Accountants	6A	CPA or Bachelor's degree	\$3,000
Audiologists	4A	Doctoral or professional degree	\$4,000
Chiropractors	1A	Doctoral or professional degree	\$4,000
Dentists	3M	Doctoral or professional degree	\$4,000
Engineer, Architects	6A	Bachelor's degree	\$4,000
Attorney/Lawyer	6A	Doctoral or professional degree	\$4,000
Nurse, Anesthetists	3A	Master's degree	\$4,000
Nurse, Midwives	2A	Master's degree	
Optometrists	6A	Doctoral or professional degree	\$4,000
Pharmacists	6A	Doctoral or professional degree	\$4,000
Physician Assistants	4A	Master's degree	\$3,000
Family Practice Physician	5M	Doctoral or professional degree	\$7,500
Pediatrician Physician	5M	Doctoral or professional degree	\$7,500
Internal Medicine Physician	5M	Doctoral or professional degree	\$7,500
Podiatrists	2M	Doctoral or professional degree	\$2,500
Veterinarians (Small Animal)	6A	Doctoral or professional degree	\$4,000
Veterinarians (Large Animal)	3A	Doctoral or professional degree	\$4,000

Issued occupations will be based on lowest occupation rate for that class.

Business Submission

Mutual of Omaha provides a disability income insurance e-application that agents will find easy to use. All materials can be found on mutualincomesolutions.com.

Prescreens

- Underwriting has the final approval authority and any offer is subject to full underwriting, including confirmation and clarification of the information provided
- A prescreen request may be sent to determine the occupation classification, financial eligibility and medical history to understand potential ratings or modifications to available coverage

Complete and accurate information is critical in providing timely service and underwriting decisions. Contact underwriting: underwriter.health@mutualofomaha.com.

Application Submission

All applications will need to be submitted through our e-application process.

Application Processing

If we are unable to complete our underwriting requirements within 60 days of the application date, we must close the file as incomplete. A notification is sent to the agent and the applicant to inform them that insurance is not in force.

Applications Issued Other Than Applied For

If we need to adjust the benefits, add a premium increase or an exclusion rider or make other adjustments to the policy, we will notify you of our handling prior to issue to confirm that the policy can be placed as offered.

Declined Applications

When an application is declined, a notification letter will be sent.

Application Completion Requirements

- Applications must be completed through our e-application process
- Premium will be based on the applicant's age at the time the of application is signed. If the applicant's date of birth is within 30 days of the application signing date, premium will be based on the younger age (excluding outside issue age)
- The applicant's phone numbers and email must be completed on the application to expedite the personal history interview that may be necessary and provide necessary communication
- Applications must be completed based upon the applicants resident state unless otherwise stipulated
- The agent must be licensed in the signing state

HIPAA Compliance

The health information authorization form must be completed at the time of application as required by the Health Insurance Portability and Accountability Act of 1996. The authorization form is included in the e-application process.

Replacements

- Replacement of present insurance must conform to the replacement regulations for the applicant's state of residence
- You should advise the proposed insured to continue premium payments on any present insurance until underwriting is completed and a policy is issued
- Replacement forms can be accessed through the e-application process, if necessary

Premium Processing

Initial Premiums

All applications will draft initial premium upon acceptance of the policy. All modes are Automatic Bank draft.

Automatic Bank Account Withdrawal

It is easy and convenient to use the Automatic Bank Account Withdrawal method to pay premiums on new and existing policies. Have your client complete the authorization in the e-application. We will establish contact with the bank. The withdrawal will then appear on the client's bank statement.

Modal Factors	
Annual	1.0000
Semi Annual	0.5150
Quarterly	0.2600
Monthly	0.0875

Policy Issue and Delivery

All policies will be delivered by e-policy delivery to the policyholder

- If any change in health or occupation occurs after the application date, communicate this information to the Underwriting department immediately
- A policy is conditionally issued as a counteroffer of insurance when the policy cannot be issued as applied for and coverage is rated modified and/or conditions are excluded. Policies issued other than as applied for will require an amendment rider which will be sent with the e-policy
- Customers have an opportunity to adjust their policy provisions and premium mode before accepting the policy

Sales Information

Pre-Appointment States (PA & MT)

You must be properly licensed and appointed with Mutual of Omaha **before** soliciting business.

Background Checks

All new agents are subject to a background check, which includes:

- Credit history
- Insurance department actions
- Federal and county criminal records

Be sure to disclose all information and answer each question on the information sheet truthfully. If answering “yes” to any questions, an explanation (signed and dated by you) and any supporting documentation must accompany the contracting paperwork.

- Background checks are conducted by an outside entity and typically take one to three business days. If an issue is found, you will be contacted in writing to resolve it, if possible
- No information regarding the finding of the background check can be discussed with your MGA
- If Mutual of Omaha declines to appoint you, both you and your MGA, if applicable, will be notified in writing

Errors and Omissions Insurance

Errors and Omissions insurance in the amount of \$1,000,000 per claim is required for all Mutual of Omaha Insurance Company products.

Contact Information

Sales Support

- Brokerage: 800-693-6083
- Agency: 877-617-5589
- Hours: Monday to Friday, 8 a.m. to 5 p.m. CT
- Email: sales.support@mutualofomaha.com

Licensing

- Phone: 800-867-6873
- Hours: Monday to Friday, 8 a.m. to 4:30 p.m. CT
- Fax: 402-997-1830
- Email: contractsandappointments@mutualofomaha.com

Claims

- Phone: 800-268-6443
- Hours: Monday to Friday, 7 a.m. to 5 p.m. CT

Policyowner Service

Policyowner services - the quickest way to request a cancellation be in effect:

- Phone: 888-809-7609
- Hours:
 - Monday to Thursday, 7 a.m. to 5:30 p.m. CT
 - Friday, 7 a.m. to 5 p.m. CT

The policy number is preferred, however, other verifiers are available if calling.

A cancellation request may be sent via fax, policy number is required.

- Fax: 402-997-1869

A cancellation request may be sent via email, policy number is required.

- Email: mycustomerservicehealth@mutualofomaha.com

A client may register for online access to their account information via the link below.

- Website: www.mutualofomaha.com
- The "sign in" icon is in the upper right hand corner, select Individual Customers to register for customer access. Once registration is complete, a request may be made from the personalized site

Customer Assisted/Tele-App e-App (Applicants only, Medical Part B completion)

- Phone: 800-749-8652
- Hours:
 - Monday to Thursday , 8 a.m. to 8 p.m. CT
 - Friday, 8 a.m. to 5 p.m. CT
 - Saturday, 10 a.m. to 2 p.m. CT

Underwriting Prescreens

- Email: underwriter.health@mutualofomaha.com

Underwriting Call Center

- Phone: 800-715-4376
- Hours: Monday to Friday, 7:30 a.m. to 5 p.m. CT

Field Assistance Center: Producer/Agent Support

- Phone:
 - Agency: 800-228-7669
 - Brokerage: 800-847-9785
- Hours: Monday to Friday, 7 a.m to 5:30 p.m. CT

To learn more visit: www.mutualincomesolutions.com

Why Mutual of Omaha

Over 50 years of Mutual of Omaha's Wild Kingdom taught us that the animal kingdom and the human kingdom have something in common ... an instinct to protect what matters most. Through insurance and financial products, we help people protect their lives, protect their families, protect their kingdoms.

MutualofOmaha.com

