

Disability Income Choice[®]

Sales and Marketing Process



Five Steps to Success
in the Disability Income
Insurance Marketplace



keep it going!

Learn the truth. Know the risk. Protect your income.



Mutual of Omaha

WE SUPPORT YOU AT EVERY STEP



Selling disability income insurance involves finding the right people to talk to, helping them understand the importance of income protection and providing the best solution to help secure their future.

Consumer market research by the Council for Disability Awareness* found that consumers underestimate their risk of becoming unable to work because of an illness or injury. And they lack an understanding of the resources that would be available to them.

That's where you can make a difference, and our needs-based sales and marketing materials are designed to help you do just that. From prospecting to point-of-sale, you have the tools to address these misconceptions directly and have a fact-based

conversation about the important role of disability insurance.

As the materials emphasize, you can help your clients "Learn the truth. Know the risk. Protect your income."

Review this guide to see materials supporting your five steps to a DI sale:

1. Find people to talk to
2. Show the need for income protection
3. Provide the solution
4. Complete the application
5. Deliver the policy

**2014 Consumer Disability Awareness Survey, Council for Disability Awareness (most recent available)*



STEP 1

TIP: Start with your current clients. They know and trust you, and value your recommendations. Let them know it's important to have a plan in place should they become unable to work because of illness or injury.

FIND PEOPLE TO TALK TO

Most consumers have never been approached by an agent about the need for disability income protection. That means there are opportunities all around you to simply start the conversation and help consumers consider protecting their most important asset, their income.

SERVE THE MIDDLE MARKET

Middle market consumers are greatly underserved when it comes to having DI protection. With Disability Income Choice, you have flexible products designed specifically to meet their needs and budget.

Look for:

- Individuals and couples ages 30 – 50
- Income of \$40,000 – \$150,000
- Family oriented • Recently married
- New parents • Homeowners
- Risk adverse, have something to protect
- Middle market occupations such as: nurses, chiropractors, teachers, administration, construction, trades

GOOD PLACES TO FIND PROSPECTIVE CLIENTS

- **Current clients** – You already have a pool of prospective DI clients. Search your records for those who fit the middle market profile. Also, clients who have recently experienced a life event, such as getting married, becoming new parents or buying a home, may feel it's time to set financial plans in motion
- **Centers of influence** – Partner with accountants and attorneys in your area. This mutually beneficial arrangement allows them to recommend you to their clients. And in turn, you recommend these professionals to your clients who may need legal or accounting services

- **Civic organizations** – Join your local civic organizations and make yourself known to the members of your community. Offer your services as a speaker at an upcoming meeting
- **Associations** – Don't forget about the associations to which you belong. As members of the same association, you share an affinity with other members. Place ads in association newsletters and offer to speak to the membership on this important topic
- **Referrals** – Don't forget to ask everyone you talk to – family members, friends, neighbors, clients – if they know someone who could benefit from the service you provide

MARKETING TOOLS

These prospecting materials are designed to help you generate interest and find people who are willing to talk to you.

PROSPECTING POSTCARDS

Customize by Occupation

This postcard can be customized to help you reach out to prospects in eleven key occupation fields.

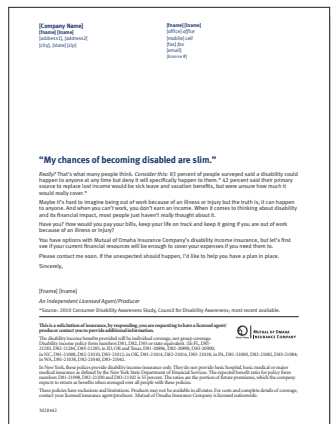


DI PROSPECTING LETTERS

Order letters, by name, through your normal channels. Ask about other DI prospecting letters that may be available.

- 1) "My chances of becoming disabled are slim"
- 2) "Life without a paycheck"
- 3) "New Home"

These letters help prospects better understand the risk and the impact of a disabling illness or injury. Prospects are urged to contact you to put a plan in place.



STEP 2

TIP: Be sure to thoroughly cover the need before jumping to the solution. Remember, consumers must better understand the problem that they didn't realize they had...what's at stake for them personally should they lose their ability to work because of an illness or injury.

SHOW THE NEED FOR INCOME PROTECTION

Start by finding out what's important to your client. The things they value most – their family, home, financial plans, dream vacations – these are the priorities they will want to protect. The problem you help them identify is that these things are at risk should something happen to their ability to earn an income.

Financial Security

For many middle income families, if paychecks stop so does their ability to pay the bills. Few families have enough savings to make ends meet if they should lose their income for more than a few weeks. And depleting savings to pay monthly bills means their other plans and priorities are set back, perhaps for years. For these clients, income protection is about knowing they can meet their obligations and protect their future plans.

Support the Family

More than just losing a paycheck, a disabling illness or injury can mean changes for the whole family. Plans are put on hold, routines change, family members must pitch in more, the calendar fills with doctors' appointments and the urgent question becomes... "when will things get back to normal?" For these clients, it's important to know

there's a way they can still support their family and keep life as normal as possible if they become unable to work.

Focus on Recovery

The last thing someone needs when they've experienced a disabling illness or injury is the stress of worrying about bills and other financial obligations while they recover. It's stressful enough to be facing an uncertain future without the constant worry of financial set-backs. For these clients, it's important to know they'll have a plan – monthly DI benefits – that can keep things on track so they can focus on getting well.

Marketing Tools

Our needs-based materials help you first sell the need for income protection, then factfind to determine the client's specific situation and begin to discuss a level of protection for them.

EDUCATIONAL PRE-APPROACH

MUTUAL OF OMAHA INSURANCE COMPANY

Are You Prepared?

TAKE THIS SELF-TEST AND DECIDE FOR YOURSELF

YOUR MOST IMPORTANT ASSET IS NOT YOUR HOME, CAR OR OTHER POSSESSIONS. IT'S YOUR INCOME EARNING ABILITY.

Think about it: your plans for the future depend on your income — from buying a home to putting kids through college to saving for retirement — and the assumption is that you will continue to earn a paycheck. What if your income stopped? What plan do you have in place to keep life going? Asking the right questions can help you uncover information to help create a plan should you be out of work because of an illness or injury. Take this self-test to see how prepared you would be.

1) What monthly living expenses and financial obligations would I be responsible for if my income stopped?

2) Do I have enough in savings to pay for my monthly expenses? What about my potential out-of-pocket medical expenses (like deductibles and copays)?

3) Does my employer have a sick pay plan or long-term disability program? Do I know what my benefits are like, when it would start, how much it would pay and for how long?

4) Are there other sources of income I can count on that may help me meet my monthly living expenses and financial obligations? List any you can count on.

5) If even out of work because of an illness or injury, what would my family have to give up?

YES! YOU CAN KEEP IT GOING. If you were out of work because of an illness or injury, you can keep your life on track. When you add disability 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 keep your life going.

The risk that matters most is **YOUR**. Protect your income with disability insurance.

Disability Income Insurance is underwritten by Mutual of Omaha Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175, 800-775-6000. These policies have exclusions, limitations and reductions. Products may not be available in all states and coverage may vary by state. For exact and complete details of coverage, contact your licensed insurance agent/producer. Mutual of Omaha Insurance Company is licensed in all states.

Some medical expenses are defined by the New York State Department of Financial Services. This expected benefit ratio for policies is 5% percent. For ratios are the portion of future premiums, which the company anticipates to return as benefits when averaged over all people with these policies.

MC13120

PREPAREDNESS SELF-TEST

Some clients may want to research things on their own and dig into details before meeting with you. This flyer can complement the “Keep it Going” booklet or be used separately. The quick self-test helps clients see their own personal need for income protection.

SALES APPOINTMENT

MUTUAL OF OMAHA INSURANCE COMPANY

> Disability Income Insurance

HELP PROTECT YOUR INCOME, FAMILY AND LIFESTYLE

NEEDS-BASED PRESENTATION

This PowerPoint presentation helps you show what's at risk when a disability strikes. It helps you talk through the financial impact and the misconceptions people often have about emergency resources. You can show how disability insurance provides a monthly income during recovery to help protect the home, pay bills and preserve retirement funds.

MUTUAL OF OMAHA INSURANCE COMPANY

Disability Income Insurance

Learn the truth. Know the risk. Protect your income.

How would you keep it going if you were out of work because of an illness or injury?

MC13120

NEEDS-BASED BROCHURE

This brochure can be the starting point during your face-to-face discussion. It helps you explain “the truth” about the real value of their income, “the risk” of a disabling illness or injury and how disability income insurance is the best resource to depend on.

MUTUAL OF OMAHA INSURANCE COMPANY

Disability Income Insurance

An essential piece of a total income protection plan

Need: Income Protection

Disability insurance is about helping to preserve your lifestyle and support the people who rely on you if your income is lost due to an illness or injury.

Your most valuable asset is your income. Your income is essential: it puts food on the table and a roof over your head. Without your income, how would you provide the basics? What would become of your lifestyle?

A Lifetime of Earning Income

Your ability to earn an income sets the table for your way of life. Consider how much you will earn throughout your working lifetime.

From	To	\$25,000	\$50,000	\$75,000	\$100,000
20	25	\$1,011,000	\$1,933,000	\$2,745,000	\$3,445,000
25	30	\$1,461,000	\$2,796,000	\$3,916,000	\$4,516,000
30	35	\$1,841,000	\$3,536,000	\$4,916,000	\$5,416,000
35	40	\$2,171,000	\$4,246,000	\$5,716,000	\$6,116,000

Note: Figures include an assumed 4 percent wage increase.

Disability Can Happen

A disability can happen in many ways and occurs more often than you may realize.

Sickness:

- Cancer** - Lifetime chance of developing cancer is roughly less than 1 in 2 for men, a little more than 1 in 3 for women.
- Heart Attack** - About every 3 1/2 seconds, an American will suffer a heart attack.
- Stroke** - Stroke is the leading cause of serious long-term disability in the United States.*

Accident:

- Home** - 34.2 percent of injuries occur at home.*
- Work** - 11.3 percent of injuries occur at work.*
- Car** - 9 percent of injuries occur in motor vehicles.*

What to Do?

Without an income, your options to make ends meet may be limited, or unavailable.

Source used:
 * Labor Bureau or Investments?
 Bureau?
 S&P Associates?

Solution

Annual Income \$

Annual Income	No Disability Coverage	With Employment Disability Coverage
\$25,000	\$1,000	\$1,000
\$50,000	\$2,000	\$2,000
\$75,000	\$3,000	\$3,000
\$100,000	\$4,000	\$4,000
\$125,000	\$5,000	\$5,000
\$150,000	\$6,000	\$6,000
\$175,000	\$7,000	\$7,000
\$200,000	\$8,000	\$8,000
\$225,000	\$9,000	\$9,000
\$250,000	\$10,000	\$10,000

Note: Maximum monthly benefit for short-term products is \$5,000.

Qualified Amount (monthly) \$

Less

Existing Insurance (monthly) \$

Amount of additional disability income insurance needed \$

How much can you not aside each month to satisfy all of your needs? \$

* 2010 Cancer Facts & Figures, American Cancer Society.
 * Heart Disease & Stroke Statistics, American Heart Association (2010).
 * State Assessment Foundation, State Facts (2010).
 * Injury Facts, 2011 Edition, National Safety Council (most recent available).

This is used as a source of facts in the underwriting of insurance and an insurance agent/producer will contact you.

Disability income policy from contract: DIES, DED, DDB, DDBS, DDBS-2010, DDB-2010, DDB-2010, Form 1500E Series 1313A, 10, Form 1500E Series 1313B, 10, Form 1500E Series 1313C, 10, Form 1500E Series 1313D, 10, Form 1500E Series 1313E, 10, Form 1500E Series 1313F, 10, Form 1500E Series 1313G, 10, Form 1500E Series 1313H, 10, Form 1500E Series 1313I, 10, Form 1500E Series 1313J, 10, Form 1500E Series 1313K, 10, Form 1500E Series 1313L, 10, Form 1500E Series 1313M, 10, Form 1500E Series 1313N, 10, Form 1500E Series 1313O, 10, Form 1500E Series 1313P, 10, Form 1500E Series 1313Q, 10, Form 1500E Series 1313R, 10, Form 1500E Series 1313S, 10, Form 1500E Series 1313T, 10, Form 1500E Series 1313U, 10, Form 1500E Series 1313V, 10, Form 1500E Series 1313W, 10, Form 1500E Series 1313X, 10, Form 1500E Series 1313Y, 10, Form 1500E Series 1313Z, 10, Form 1500E Series 1313AA, 10, Form 1500E Series 1313AB, 10, Form 1500E Series 1313AC, 10, Form 1500E Series 1313AD, 10, Form 1500E Series 1313AE, 10, 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STEP 3

TIP: Help your clients consider how soon they would need benefits to begin and for how long. Every situation is different and it's important for clients to feel they have coverage that meets their need and fits their budget.

PROVIDE THE SOLUTION

At this point, your client has determined what is most important to them. They've considered the risks and the impact of losing their income. It's time to discuss how disability income insurance can help provide a solution.

However, clients don't want to be "sold." They want someone who can educate them on how disability insurance works, help them consider the various levels of protection and be assured they're making the right decision.

Marketing Tools

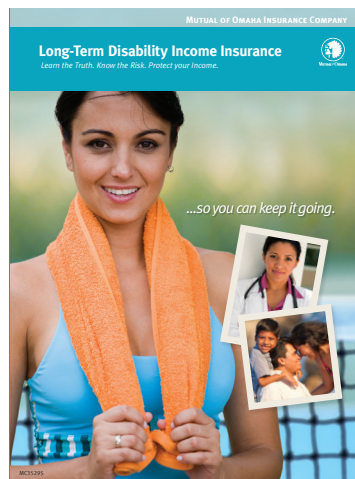
During your sales appointment, use these materials to provide high-level product information about definitions, benefits and optional riders. Your clients can see the options available to them and, with your help, choose the best coverage to meet their need.



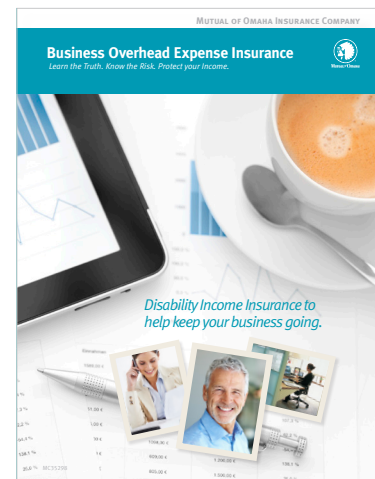
ACCIDENT ONLY DISABILITY



SHORT-TERM DISABILITY



LONG-TERM DISABILITY



BUSINESS OVERHEAD EXPENSE

ACCIDENT ONLY DISABILITY HIGHLIGHT SHEET

SHORT-TERM DISABILITY HIGHLIGHT SHEET

LONG-TERM DISABILITY HIGHLIGHT SHEET

BUSINESS OVERHEAD EXPENSE HIGHLIGHT SHEET

STEP 4

TIP: Be sure the application is completed accurately and thoroughly to reduce delays and ensure the policy can be issued as soon as possible.

COMPLETE THE APPLICATION

Once your client understands how disability income insurance provides protection and they've made the decision to buy, it's time to complete the application.

Field Underwriting

The Disability Income Choice Portfolio® Product and Underwriting Guide has information to help you determine whether or not your clients may be insurable. Disability insurance is underwritten based on three categories: medical history, financial information and occupation. Take time to familiarize yourself with this information so you can perform good field underwriting.

- Eligibility guidelines
- Build chart
- Automatic reject medical conditions
- Uninsurable occupations
- Income qualification table

Tips for Completing the Application

- Use the correct application and forms. Remember you must use the application for the client's state of residence
- Answer all questions and complete all necessary forms. If something doesn't apply, do not use N/A. Instead, write "no" or "none"
- If a question is answered in error, do not use white out. Instead, draw a single line through the error and have the applicant initial the correction
- Include a cover letter. The more you can tell us about the client, the greater the chance for a favorable underwriting outcome
- Indicate the best time to contact the applicant for the personal history interview
- Include your contact information so we can reach you if we have questions or need more information

The image shows a thumbnail of the 'DI CHOICE - INDIVIDUAL' application form for National coverage. The form is titled 'DI CHOICE PORTFOLIO DI CHOICE- INDIVIDUAL' and lists coverage options: ACCIDENT ONLY DISABILITY, SHORT-TERM DISABILITY, LONG-TERM DISABILITY, and BUSINESS OVERHEAD EXPENSE. It is labeled as 'Application for Disability Insurance NATIONAL'. The form includes sections for 'Application Package Contents', 'Application Instructions', and 'Forms that may be requested, but are not included within this package'. The footer contains the form number MAP121 and the date 09/01/2013.

DI CHOICE – INDIVIDUAL APPLICATION

We've kept it simple. You can use the same application for any of the Individual DI Choice products. Use this when applying for Accident Only disability, Short-Term disability, Long-Term disability or a Business Overhead Expense policy for a business owner.

STEP 5

TIP: Policy delivery is the perfect time to demonstrate your professional value and good service. Be sure to ask for referrals.

DELIVER THE POLICY

This is an opportunity to cement the sale and build long-term client relationships. Remind clients that their disability income insurance is now in place to help protect their lifestyle and financial plans.

Policy Jacket

Our policies are provided to you in a special policy jacket designed to help you deliver a professional looking packet to your client.

Use this policy jacket to house all pertinent information, such as a cover letter, your business card and notes on how the policy fills the client's need.

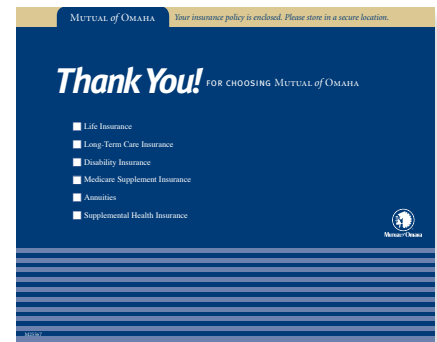
How to Get Marketing Tools

We've created a variety of marketing tools to support your efforts throughout the DI sales process. Letters, brochures, booklets, flyers and more can be ordered through your normal ordering channel.

Questions

If you have questions about the sales process or any of the marketing tools available, contact your Sales Support team. They can be reached Monday through Friday from 7:30 a.m. to 5:30 p.m. (Central time).

sales.support@mutualofomaha.com





Disability income insurance underwritten by:

MUTUAL OF OMAHA INSURANCE COMPANY

3300 Mutual of Omaha Plaza

Omaha, NE 68175

mutualofomaha.com