

# Disability Income *Choice Portfolio*<sup>SM</sup>



*What would happen  
if you lost your most important asset ... ?*



*... Your ability to earn an income.*





*Without your income,  
what would happen to ...*

*... this?*



*... this?*



*... them?*



*The risk is real. Compared to things you might think about every day, the likelihood of you being disabled is much greater than you think...*

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- Chance of winning the Powerball jackpot ..... **1 in 146,107,962<sup>1</sup>**
- Chance of being killed on an airline flight on one of the top 25 safest carriers ..... **1 in 10,460,000<sup>2</sup>**
- Chance of being struck by lightning ..... **1 in 576,000<sup>3</sup>**
- Chance of hitting a hole-in-one at 200 yards ..... **1 in 20,000<sup>3</sup>**
- Chance of having a stroke in any one year ..... **1 in 430<sup>4</sup>**
- Chance of using your homeowners insurance ..... **1 in 20<sup>5</sup>**
- Chance of using your auto insurance ..... **1 in 15<sup>6</sup>**

**OVERALL...**

Chance of missing at least 90 days of work due to a disability..... **just under 1 in 3<sup>7</sup>**



<sup>1</sup> [www.powerball.com/powerball/pb\\_prizes.asp](http://www.powerball.com/powerball/pb_prizes.asp)

<sup>2</sup> OAGback Aviation Solutions & PlaneCrashinfo.com accident database, 1988-2007

<sup>3</sup> Baer, G. "Life: The Odds"

<sup>4</sup> Centers for Disease Control and Prevention, Stroke Facts and Statistics (2007)

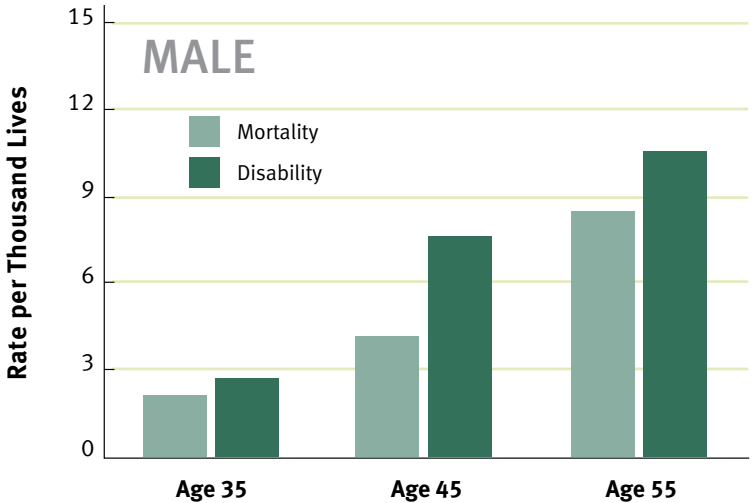
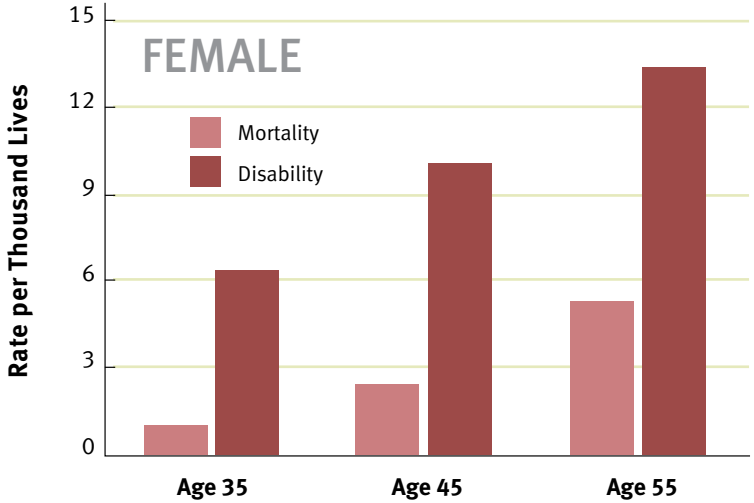
<sup>5</sup> International Organization for Standardization (ISO), Homeowners Insurance Losses, 2002-2006 (2008)

<sup>6</sup> Highway Loss Data Institute, Collision Coverage Insurance Losses in Years Since Introduction, 2004-2006 (2008)

<sup>7</sup> America's Health Insurance Plans (AHIP), Baby Boomer Awareness of Disability Risk Study (2008)

# Do you have life insurance? The risk of disability is greater than the risk of premature death.

THE RISK OF  
DISABILITY\*  
IS GREATER  
THAN THE  
RISK OF  
PREMATURE  
DEATH



\*Disability lasting 90 days or longer

Sources: National Association of Insurance Commissioners (NAIC) Commissioner's Individual Disability Table A (1985); Statistical Abstract of the United States; most recent available

*If you were disabled for three months, how would you pay your bills...?*



<b>Monthly Earnings (after taxes).....</b>	<b>\$</b>	
Mortgage/Rent .....	\$	
Car/Transportation .....	\$	
Credit Cards.....	\$	
Groceries.....	\$	
Utilities .....	\$	
Child Care.....	\$	
Entertainment .....	\$	
Education.....	\$	
Clothing .....	\$	
Insurance .....	\$	
Other Expenses .....	\$	
<b>TOTAL.....</b>	<b>\$</b>	

# Other income-protection options may not be available when you need them...

## Disability Insurance Through Your Employer

Even if you are insured through your work, disability plans through employers are usually not portable and typically cover 60% of your monthly income, up to a specified maximum monthly benefit.\*

\*Insurance and Financial Advisor, "Finding successful multi-life DI approaches" (2007)

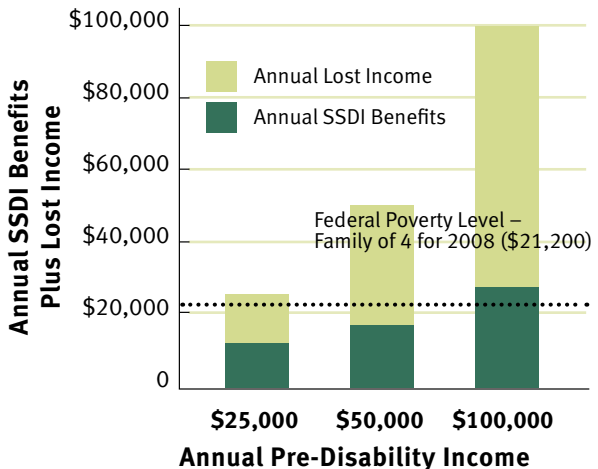
## Government Disability Insurance

More than 60 percent of the 2.1 million people who applied for Social Security Disability Insurance (SSDI) were denied in 2005.\*\* Even if you are approved, SSDI benefits alone may still leave you below the Federal Poverty Level.

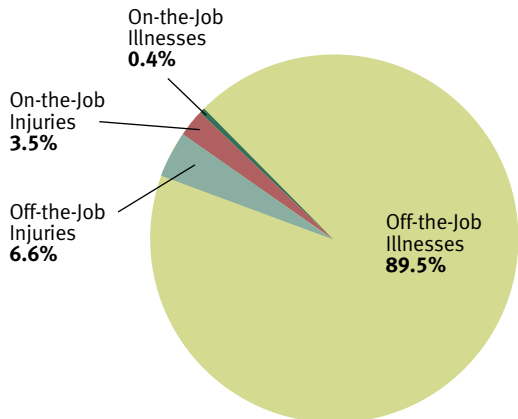
\*\*Social Security Administration, Office of Disability and Income Security Programs.

## Workers' Comp

The vast majority of disabling accidents or illnesses are not work-related, and therefore not covered by workers' compensation.



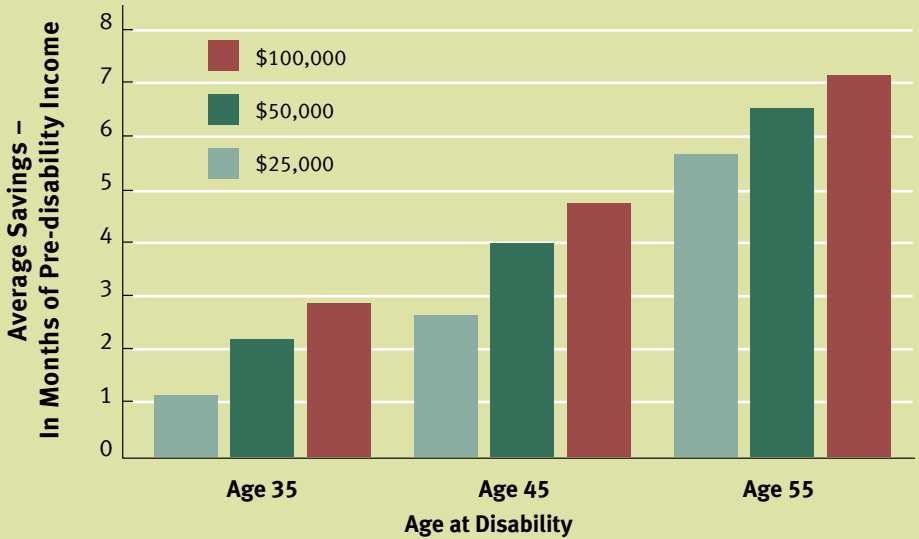
Source: Social Security Administration, U.S. Department of Health and Human Services (2008)



Source: National Safety Council; JHA 2002 U.S. Group Disability Rate and Risk Management Survey; most recent available

# Are you willing to gamble with all you've worked so hard to save ...?

Most Americans will exhaust their savings after only a few months without an income. This chart, based on various income levels, includes investments in stocks and mutual funds, as well as interest-earning assets.



Source: U.S. Census Bureau Survey of Income Program and Participation (2004); most recent available

But what if you were permanently disabled? Your savings might not be sufficient, and the amount of future income you'd lose is sobering ...

Present Age	Years Until Retirement	Annual Income			
		\$25,000	\$50,000	\$75,000	\$100,000
30	35	\$1,511,552	\$2,418,483	\$4,534,656	\$6,046,208
40	25	\$911,482	\$1,458,371	\$2,734,445	\$3,645,926
50	15	\$464,973	\$743,957	\$1,394,919	\$1,859,891
60	5	\$132,728	\$212,365	\$398,185	\$530,914

Note: Figures include an annual 3 percent wage increase

# *Mutual of Omaha's Disability Income Choice Portfolio works for you...*

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**Short-Term Accident Only:** If you are disabled by an injury not covered by workers' compensation, we will pay you a monthly benefit, after your elimination period has been met.

Elimination Periods Available:\* 0, 7, 14, 30, 60 or 90 days

Benefit Periods Available:\* 3, 6, 12 or 24 months

**Short-Term Accident and Sickness:** If you are disabled by an injury or sickness not covered by workers' compensation, we will pay you a monthly benefit, after your elimination period has been met.

Elimination Periods Available:\* 0/7, 7, 0/14, 14, 30, 60 or 90 days

Benefit Periods Available:\* 3, 6, 12 or 24 months

**Long-Term Accident and Sickness:** If you are disabled by an injury or sickness, we will pay you a monthly benefit, after your elimination period has been met.

Elimination Periods Available:\* 60, 90, 180 or 365 days

Benefit Periods Available:\* 2, 5 or 10 years, or to age 67

**Business Operating Expense:** If you are a business owner and you are totally disabled by an injury or sickness, we will pay you a monthly benefit, after your elimination period has been met, to help you defray business expenses.

Elimination Periods Available:\* 30, 60, 90, 180 or 365 days

Benefit Periods Available:\* 12 or 18 months

\*Not all elimination or benefit periods are available in all states.

## *A company you can trust...*

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**About 100 years ago, Mutual of Omaha Insurance Company (Mutual of Omaha) sold our first insurance policy. It was a disability income policy.**

Customers trust Mutual of Omaha – that’s why we’ve been writing disability income policies for nearly a century.

Independent rating agencies trust Mutual of Omaha. The company holds an “A+” (Superior)\* rating from A.M. Best Company. The Superior rating is the second highest of 16 ratings and reflects the organization’s ability to meet the financial obligations of its policyholders.

You can trust Mutual of Omaha for your income protection needs.

(As of 08/09)

\*Ratings refer only to the overall financial status of the company, and are not a recommendation of the specific policy provisions, rates or practices of the insurance company.



Disability Income insurance underwritten by:

**MUTUAL OF OMAHA INSURANCE COMPANY**

Mutual of Omaha Plaza

Omaha, NE 68175

*mutualofomaha.com*

MUTUAL of OMAHA'S  
**WILD KINGDOM**  
on Animal Planet



Disability income policy form numbers D81, D82, D83, 150BE (in ID, OR and TX, Form D81-20896, Form D82-20898, Form D83-20900; in OR, Form 150BE Series-13316; in ID, Form 150BE Series-10116; in TX, Form 150BE Series-9068; in PA, Form D81-21080, Form D82-21082, Form D83-21084, Form 150BE Series-10501; in OK, Form D81-21014, Form D82-21016, Form D83-21018, Form 150BE Series-8972) or state equivalent. Underwritten by Mutual of Omaha Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. These policies have exclusions, limitations and reductions. Products may not be available in all states. For costs and complete details of coverage, contact your licensed Mutual of Omaha agent. Mutual of Omaha Insurance Company is licensed nationwide.

**This is used as a source of leads in the solicitation of insurance and an insurance agent will contact you.**