

Income – your most important asset

Include disability income insurance in your financial plan



HAVING MY OWN BUSINESS HAS BEEN A DREAM COME TRUE.

Thanks to hard work and planning, my business is doing well. I've prepared for success and, just as importantly, for the unexpected.

I always knew I would have my own business. It was just a matter of when. Things came together and now I can see my careful planning and efforts paying off.

But like anyone who is self-employed, you soon realize that you're "it" when it comes to keeping things going. If anything were to happen to me, such as an injury or serious illness, the business and my income would just stop.

My insurance agent/producer showed me how I could set aside a portion of my earnings, so if an injury or illness keeps me from working, I could have a monthly income.

I purchased disability income insurance. Policy options let me tailor coverage to my needs and budget, such as when monthly benefits would begin, how many months they would be paid, and the benefit amount. So much depends on my ability to earn an income. It's reassuring to know I have this type of protection.

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

**Let's
Talk!**

This is a solicitation of insurance. By responding, you are requesting to have a licensed agent/producer contact you to provide additional information. The disability income benefits provided will be individual coverage, not group coverage. Disability income policy form numbers D81, D82, D83 or state equivalent. (In FL, D81-21283, D82-21284, D83-21285; in ID, OR and Texas, D81-20896, D82-20898, D83-20900; in NC, D81-21008, D82-21010, D83-21012; in OK, D81-21014, D82-21016, D83-21018; in PA, D81-21080, D82-21082, D83-21084; in WA, D81-21038, D82-21040, D83-21042.)

In New York, these policies provide disability income insurance only. They do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The expected benefit ratio for policy form numbers D81-21098, D82-21100 and D83-21102 is 55 percent. The ratios are the portion of future premiums, which the company expects to return as benefits when averaged over all people with these policies.

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 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.