

Disability Income Insurance



Why Choose Mutual of Omaha for Disability Income Insurance?

Mutual of Omaha Insurance Company (Mutual of Omaha) has been keeping an important promise to customers for the past 100 years – through recessions, wars and even a Great Depression. That promise...to be there when our customers need us most.

We're strong, stable and secure

In today's uncertain economy, it's important to select an insurance company that is strong, stable and financially secure. As a mutual company, we take a conservative approach to investment and business decisions. We're not driven by short-term quarterly results and the mutual structure helps ensure that every investment we make is done with the long-term benefit of policyholders in mind. Thanks to our diversified portfolio of carefully selected investments, our financial foundation is strong and continues to grow.

We continually earn high industry ratings

Objective, third-party assessments offer a valuable perspective on a company's financial strength. Mutual of Omaha consistently earns high marks from the insurance industry's leading rating organizations.

Mutual of Omaha Company Ratings*	
A.M. Best Company, Inc. (For overall financial strength and ability to meet ongoing obligations to policyholders)	A+ (Superior) 2 nd highest out of 16 possible ratings
Moody's Investors Services (For current financial strength and ability to withstand financial stress in the future)	A1 (Good) 5 th highest out of 21 possible ratings
Standard & Poor's (For financial strength to meet obligations to policyholders)	A+ (Strong) 5 th highest out of 21 possible ratings

* As of 08/11. The 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.

Another broadly accepted third-party assessment of a company's financial strength is the Comdex rating, which compares a company's rankings relative to all companies that have been rated by at least two of the major rating services. Mutual of Omaha has a Comdex rating of 92, which means that Mutual of Omaha combined ratings are better than 92 percent of other Comdex-rated companies.

We'll be here when you need us

We've been helping people with disability income insurance since our company founding in 1909. Our customers know that our longevity, financial strength and experience mean they can count on us to pay their claims. And that will not change. So when considering a disability insurance company, you can feel confident that Mutual of Omaha will be here when you need us.

This is used as a source of leads in the solicitation of insurance and an insurance agent* may contact you. The disability income benefits provided will be individual coverage, not group coverage. Disability income policy form numbers D81M, D82M, D83M or state equivalent: in OR and TX, D81M-22915/22916/22917/22918/22919, D82M-22920/22921/22922/22923/22924, D83M-22925/22926/22927/22928/22929; in ID, D81M-23714/23715/23716/23717/23718, D82M-23719/23720/23721/23722/23723, D83M-22925/22926/22927/22928/22929; in NC, D81M-23065/23066/23067/23068/23069, D82M-23070/23071/23072/23073/23074, D83M-23075/23076/23077/23078/23079; in NY, D81M-23410/23411/23412/23413/23414, D82M-23415/23416/23417/23418/23419, D83M-23420/23421/23422/23423/23424; in OK, D81M-23110/23111/23112/23113/23114, D82M-23115/23116/23117/23118/23119, D83M-23120/23121/23122/23123/23124; in PA, D81M-23125/23126/23127/23128/23129, D82M-23130/23131/23132/23133/23134, D83M-23135/23136/23137/23138/23139; in WA, D81M-23245/23246/23247/23248/23249, D82M-23250/23251/23252/23253/23254, D83M-23255/23256/23257/23258/23259.

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 Insurance Department. The expected benefit ratio is 60 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.

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 insurance agent. Mutual of Omaha Insurance Company is licensed nationwide.

* Washington Residents: the term "agent" is considered "producer" in your state.