

Disability Income Choice at Work

SOME CHOICES ARE MORE IMPORTANT THAN OTHERS.



Choices. And **MORE** Choices.

**Your days are filled with choices. What should you eat?
Where can you park? Paper or plastic?**

Some choices we barely notice. Some have greater significance. A few can impact us for a lifetime. We usually know when we're faced with a big decision. But sometimes we really don't know how important a decision is until later.

You're reading this now because you've made a choice to find out more about disability income insurance.

Where does disability income protection fit in? Choosing income protection can be one of the most important decisions you make.

Your Most Important Asset

Why do you need disability income insurance?
Consider this: Why do you need to work?

The answer to both questions is that you need an income. Your lifestyle – your home, car, retirement plan, vacations and much more – is supported by the income you earn at work. Your income is your most important asset.

But if you become one of the 51 million Americans who are classified as disabled,¹ the loss of income can deplete your assets quickly. If you were out of work, what would become of your lifestyle?

Disability income protection pays you a monthly benefit when you're sick or injured and unable to work. It helps you focus on your health instead of worrying about paying your bills. By making the choice to prepare now, you can help financially protect your lifestyle.

Here's What You Need to Know

The risks are real. While many people think that disabilities are caused by freak accidents, the majority of long-term absences from work are due to back injuries and sicknesses, such as cancer and heart disease.² Almost one-third of Americans entering the workforce today will become disabled before they retire.³

Do you have a plan if you become disabled?

A disability could last a lifetime, a few years or just a couple months. No one knows. But if you did suffer a disability, would your expenses be covered?

You may think that medical insurance will meet all your needs in the event of a sickness or injury. Although medical insurance will cover doctor, hospital and surgical expenses, you may still need to consider how you will cover your loss of income should you become disabled.





Although other sources of income may be available, such as Social Security or Workers' Compensation, you may not meet the eligibility requirements in order to qualify for coverage. For example, more than half of the 2.1 million workers who applied for Social Security Disability benefits in 2005 were denied.⁴ And since more than 90 percent of injuries happen away from the workplace,⁵ Workers' Compensation may not be an option.

So much depends on your ability to earn an income, having disability income protection can be a great way to protect your lifestyle and the assets you've worked hard to build.

Plan now. The choice is yours.

Your Employer is Making a Solution Available to You

A disability income insurance policy from Mutual of Omaha Insurance Company (Mutual of Omaha) is being made available to you by your employer. It's called Disability Income Choice at Work. The cost for this coverage being offered in the workplace is lower than if you were to purchase a disability income insurance policy on your own.

Qualifying for coverage requires few health questions and there may be no medical tests. Also, the policy is portable which means that even if you leave your job, you will be able to continue your coverage at the same rates.

The Choice Begins with You

Your employer is giving you the opportunity to learn about this important coverage at the workplace and to have your individual income protection needs tailored to by a licensed insurance agent (in WA: producer).

Make this important choice today.

Disability income protection can help you protect your most important asset – your income. Make this essential insurance part of your financial plan.

¹ US Census Bureau, Public Information Office, November 2008 (most recent available)

² Council for Disability Awareness, Long-Term Disability Claims Review, 2011

³ Social Security Administration, Fact Sheet, March 18, 2011

⁴ Social Security Administration, Office of Disability and Income Security Programs, (2010 most recent available)

⁵ National Safety Council, (Injury Facts 2010 most recent available)

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WHEN CHOICES MATTERSM



Disability income insurance underwritten by:

MUTUAL OF OMAHA INSURANCE COMPANY

Mutual of Omaha Plaza
Omaha, NE 68175
mutualofomaha.com

Why Choose Us?

Mutual of Omaha has offered disability insurance for over 100 years. We've always understood the importance of protecting one's lifestyle from the risk of unexpected disability and loss of income.

You can count on our knowledgeable agents and helpful customer care representatives to be there when you need us. We've paid over \$1 billion in disability claims since 1989 and over \$44 million in 2010 alone.

For confidence today and in the future, choose disability insurance that is backed by the financial strength and security of Mutual of Omaha. We continue to earn high marks from major industry rating agencies. Mutual of Omaha is strong, stable, secure and ready to meet your insurance and financial needs.

MUTUAL of OMAHA'S
WILD KINGDOM



This is used as a source of leads in the solicitation of insurance and an insurance agent (in WA: producer) 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 FL, D81M-23425/23426/23427/23428/23429, D82M-23430/23431/23432/23433/23434, D83M-23435/23436/23437/23438/23439; in NC, D81M-23065/23066/23067/23068/23069, D82M-23070/23071/23072/23073/23074, D83M-23075/23076/23077/23078/23079; 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.

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 (in WA: producer). Mutual of Omaha Insurance Company is licensed nationwide.