



# Disability Income Choice Portfolio®

*Individual and Multi-Life Product Overview*



Disability Income Insurance underwritten by:

**MUTUAL OF OMAHA INSURANCE COMPANY**

Mutual of Omaha Plaza

Omaha, NE 68175-0001

[mutualofomaha.com](http://mutualofomaha.com)



# WHY CHOOSE DISABILITY INCOME CHOICE?

- **It's simple.** You can work the individual market or the business multi-life market using the same base disability income (DI) products
- **It's flexible.** The portfolio is rich in product choices and optional benefit riders, so you can customize a plan to meet the needs of each individual and business
- **It's essential.** Clients need to understand the importance of protecting their most vital asset – their income. You have the right DI insurance products at the right time for your clients

## Keys to success:

- **Extensive market** – the portfolio is designed to help you tailor solutions for a wide range of clients, including those in the underserved middle market
- **Cross-sell opportunities** – DI sales can help you establish good client relationships that may open the door to additional sales, such as life insurance, annuities, long-term care insurance and eventually Medicare supplement insurance
- **Fast, friendly support** – our experienced DI sales and underwriting teams are committed to your success. Take advantage of our product, marketing and underwriting assistance
- **Trusted brand** – Mutual of Omaha has offered disability income insurance since our founding in 1909. Your clients know we'll be there when they need us

Product Description	Disability Income Choice				Disability Income Choice at Work		
	Accident Only Disability	Short-Term Disability	Long-Term Disability	Business Overhead Expense	Accident Only Disability	Short-Term Disability	Long-Term Disability
<b>Issue Ages</b>	18-61	18-61	18-61	20-59	18-61	18-70	18-70 (Ages 62-70, two-year benefit period only)
<b>Renewability*</b>	Guaranteed renewable to age 67	Guaranteed renewable to age 67; conditionally renewable to age 75	Guaranteed renewable to age 67; conditionally renewable to age 75	Guaranteed renewable to age 65	Guaranteed renewable to age 67	Guaranteed renewable to age 67; lifetime conditionally renewable	Guaranteed renewable to age 67; lifetime conditionally renewable
<b>Maximum Monthly Benefit</b>	\$5,000	\$5,000	\$12,000	\$20,000	\$5,000	\$5,000	\$12,000
<b>Elimination Period (calendar days)</b>	0, 7, 14, 30, 60 or 90 days	0/7, 7, 0/14, 14, 30, 60 or 90 days	60, 90, 180 or 365 days	30, 60, 90, 180 or 365 days	0, 7, 14, 30, 60 or 90 days	0/7, 7, 0/14, 14, 30, 60 or 90 days	60, 90, 180 or 365 days
<b>Benefit Period</b>	3, 6, 12 or 24 months	3, 6, 12 or 24 months	2, 5, 10 years or to age 67	12 or 18 months	3, 6, 12 or 24 months	3, 6, 12 or 24 months	2, 5, 10 years or to age 67
<b>Base Benefits</b>	<ul style="list-style-type: none"> <li>• Total/Partial Disability</li> <li>• Presumptive Total Disability</li> <li>• Survivor</li> <li>• Waiver of Premium</li> <li>• Recurrent Disability</li> <li>• Workers' Compensation Rider</li> </ul>	<ul style="list-style-type: none"> <li>• Total/Partial Disability</li> <li>• Presumptive Total Disability</li> <li>• Transplant Donor</li> <li>• Terminal Illness</li> <li>• Survivor</li> <li>• Rehabilitation</li> <li>• Waiver of Premium</li> <li>• Recurrent Disability</li> <li>• Workers' Compensation Rider</li> </ul>	<ul style="list-style-type: none"> <li>• Total Disability</li> <li>• Proportionate Disability</li> <li>• Presumptive Total Disability</li> <li>• Transplant Donor</li> <li>• Terminal Illness</li> <li>• Survivor</li> <li>• Rehabilitation</li> <li>• Waiver of Premium</li> <li>• Recurrent Disability</li> </ul>		<ul style="list-style-type: none"> <li>• Total/Partial Disability</li> <li>• Presumptive Total Disability</li> <li>• Survivor</li> <li>• Waiver of Premium</li> <li>• Recurrent Disability</li> </ul>	<ul style="list-style-type: none"> <li>• Total/Partial Disability</li> <li>• Presumptive Total Disability</li> <li>• Transplant Donor</li> <li>• Terminal Illness</li> <li>• Survivor</li> <li>• Rehabilitation</li> <li>• Waiver of Premium</li> <li>• Recurrent Disability</li> </ul>	<ul style="list-style-type: none"> <li>• Total Disability</li> <li>• Proportionate Disability</li> <li>• Presumptive Total Disability</li> <li>• Transplant Donor</li> <li>• Terminal Illness</li> <li>• Survivor</li> <li>• Rehabilitation</li> <li>• Waiver of Premium</li> <li>• Recurrent Disability</li> </ul>
<b>Optional Benefits</b>	<ul style="list-style-type: none"> <li>• Accident Hospital Confinement</li> <li>• Accident Medical Expense</li> </ul>	<ul style="list-style-type: none"> <li>• Hospital Confinement</li> <li>• Critical Illness</li> <li>• Return of Premium</li> <li>• Accident Medical Expense</li> </ul>	<ul style="list-style-type: none"> <li>• Hospital Confinement</li> <li>• Critical Illness</li> <li>• Return of Premium</li> <li>• Social Insurance Supplement</li> <li>• Extended Own Occupation</li> <li>• Future Insurability Option</li> <li>• Extended Proportionate Disability</li> <li>• Cost-of-Living Adjustment</li> <li>• Accident Medical Expense</li> </ul>		<ul style="list-style-type: none"> <li>• Accident Hospital Confinement</li> <li>• Accident Medical Expense</li> </ul>	<ul style="list-style-type: none"> <li>• Hospital Confinement</li> <li>• Critical Illness</li> <li>• Accident Medical Expense</li> </ul>	<ul style="list-style-type: none"> <li>• Hospital Confinement</li> <li>• Critical Illness</li> <li>• Social Insurance Supplement</li> <li>• Extended Own Occupation</li> <li>• Future Insurability Option</li> <li>• Extended Proportionate Disability</li> <li>• Cost-of-Living Adjustment</li> <li>• Accident Medical Expense</li> </ul>
<b>Underwriting Available</b>	<ul style="list-style-type: none"> <li>• Simplified</li> </ul>	<ul style="list-style-type: none"> <li>• Simplified, up to \$3,000 monthly benefit</li> <li>• Full Underwriting</li> </ul>	<ul style="list-style-type: none"> <li>• Full Underwriting</li> </ul>	<ul style="list-style-type: none"> <li>• Simplified, up to \$3,000 monthly benefit</li> <li>• Full Underwriting</li> </ul>	<ul style="list-style-type: none"> <li>• Guaranteed Standard Issue (GSI)</li> <li>• Express Standard Issue (ESI)</li> <li>• Fully Underwritten</li> </ul>		
<b>Premium Allowances</b>	<ul style="list-style-type: none"> <li>• Association Premium Savings (15%)**</li> <li>• Self-Employed Premium Savings (15%)**</li> <li>• Common Employer Premium Savings (15%)**</li> <li>• Life + DI Policy Premium Savings (10%)**</li> </ul>				<ul style="list-style-type: none"> <li>• Depending on group size, type of funding and participation levels, premium allowance of between 10-25%</li> </ul>		
<b>Premium Payment Options</b>	<ul style="list-style-type: none"> <li>• BSP</li> <li>• Direct Bill</li> </ul>				<ul style="list-style-type: none"> <li>• PRD/List Bill</li> <li>• BSP</li> <li>• Direct Bill</li> </ul>		

**Note:** Elimination and/or benefit period may vary by state. Features and riders may not be available with all policies or approved in all states. Business Overhead Expense product not available in Maryland and Utah.

\*Guaranteed renewable as long as premiums are paid; conditionally renewable as long as client maintains full-time employment and premiums are paid.

\*\*Percentages may vary by state. Premium savings may not be available in all states.