Disability Income Insurance

Market Profile:
Computer Programmers

Mutual *of* **Omaha**

Underwritten by
Mutual of Omaha Insurance Company

Computer programmers are deeply connected to technology. They write and test code for software programs and systems.

Computer Programmers at a Glance

- Median annual income: $84,280
- Typical entry-level education: bachelor's degree
- Number of jobs nationwide: 250,000
- Job outlook (2018-28): 7% decline

Target Occupation Profile Example

Larry, 49, is a computer programmer with an insurance company and is married with two kids. He develops software and is responsible for publishing new code and technical support. Larry's been working as a programmer for 20 years and is looking to protect his income if he became sick or injured and is unable to work. His current salary is $125,000 and he does not have individual or group disability income insurance coverage.

Policies Typically Purchased by Computer Programmers

See the Mutual Income Solutions product guide for complete details.

Occupation Class
- 6A

Benefits
- $6,000 total benefit amount
- 90-day elimination period to age 65

Policy Type
- Guaranteed Renewable

Optional Benefits*
- Automatic Increase Benefit
- Future Insurability Option
- Extended Regular Occupation Rider
- Residual Disability Rider

Optional benefits may not be available in all states

Where to Prospect for Computer Programmers

- Talk to your computer programmer clients and prospects about Mutual Income Solutions
- Use LinkedIn's Advanced Search function to find and connect with local computer programmers
- Mention the 15% discount available to groups of three or more people working for the same employer

Questions to Start the Conversation

- What do you consider to be your most valuable asset?
- Within your financial plan, how have you addressed the impact if you became sick or injured and are unable to work for an extended period of time?
- If a shortfall exists between earnings and within your household, were you aware that you can purchase individual disability income insurance coverage?
- Have you thought about how much your income adds up to over time?

Similar Occupations and Median Salary

- Software developers – $105,590
- Database administrators – $90,070
- Computer systems analysts – $88,740

Source: U.S. Department of Labor, Bureau of Labor Statistics, 2018.