

## Determine the Right Coverage



A disability income insurance policy helps protect the way you live.

Your ability to earn an income may be your most important asset – even more so than your house, car, or savings. Disability income insurance can replace a portion of your income if you were sick or injured and unable to work, helping provide you and your family a valuable income source when you need it the most.

Let's get started by helping you understand your needs.

### Key Questions

Is your income important to you?

Yes  No

Do you currently have a plan that protects your income?

Yes  No

Do you have disability income insurance?

Yes  No

If yes:

- Group/employer provided
- Individual plan

If your disability coverage is an individual plan:

- What's the monthly benefit amount you'd receive?

\_\_\_\_\_

- When do your benefits begin after a disabling event?

\_\_\_\_\_

- How long do your benefits last?

\_\_\_\_\_

If your disability coverage is with your employer:

- Who pays the premiums?

Employer  You

- What's the monthly benefit amount you'd receive?

\_\_\_\_\_

- When do your benefits begin after a disabling event?

\_\_\_\_\_

- How long do your benefits last?

\_\_\_\_\_

- Did you know that any disability benefits you received could be taxed as income?\*

Yes  No

Do you know how much your net benefit would be?

Yes  No

Do you think the benefits you'd receive – either from an individual plan or your employer – would be enough to protect your way of life?

Yes  No



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## Let's explore income solutions to help protect you and your family.

### A Lifetime of Earning Income

Your ability to earn an income sets the table for your way of life. Consider how much you'll earn throughout your working lifetime:

| Age | Working Years Until Retirement | Annual Income |             |             |             |             |
|-----|--------------------------------|---------------|-------------|-------------|-------------|-------------|
|     |                                | \$50,000      | \$75,000    | \$100,000   | \$150,000   | \$200,000   |
| 30  | 37                             | \$1,850,000   | \$2,775,000 | \$3,700,000 | \$5,550,000 | \$7,400,000 |
| 40  | 27                             | \$1,350,000   | \$2,025,000 | \$2,700,000 | \$4,050,000 | \$5,400,000 |
| 50  | 17                             | \$850,000     | \$1,275,000 | \$1,700,000 | \$2,550,000 | \$3,400,000 |

**Note:** inflation rates not included; assumes retirement age of 67.

### Calculate Your Income and Expenses

A simple exercise to help determine if disability income insurance is right for you is to calculate your income and expenses. Then ask yourself, "If I was unable to work because I was sick or injured and my income stopped, how would I cover my expenses?"

Your Monthly Income \_\_\_\_\_

Your Monthly Expenses \_\_\_\_\_

**Difference** \_\_\_\_\_

How much of the difference would you be willing to set aside each month to protect your income? \_\_\_\_\_

### Disability Income Insurance Benefits Can Add Up

As the chart above showed, a person's income potential over time can be quite impressive. The same concept holds true for the value that disability income insurance provides if you suffer an illness or injury that prevents you from returning to work.

| Age of disabling event | Years of disability income insurance protection benefit potential (maximum policy age of age 67) | Total disability income insurance benefits received |
|------------------------|--|---|
| 32                     | 35   | \$2,520,000   |
| 42                     | 25   | \$1,800,000   |
| 52                     | 15   | \$1,080,000   |

**Note:** \$6,000 monthly benefit; inflation rates not included.

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In NY, 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 number D90-25927 is 50 percent for non-cancelable (D90-25924 and D90-25926 is 55 percent for guaranteed renewable). The ratios are the portion of future premiums, which the company expects to return as benefits when averaged over all people with these policies.

We will not pay benefits for disability or other loss that begins while your policy is not in force; results from a condition or activity specified in the UNDERWRITING LIMITATIONS OR EXCLUSIONS section of your policy schedule; results from an act of declared or undeclared war; is sustained as a result of serving on active duty in the armed forces (coverage may be suspended as described in the Military Suspension provision of your policy); is caused by attempted suicide or intentionally self-inflicted injury; results from the commission or attempted commission of a felony or loss resulting from engagement in an illegal occupation; or results from your being legally intoxicated as defined by state law in the state where the loss occurs. We will not pay benefits for any period during your disability while you are incarcerated in a penal or correctional institution for a period of 30 consecutive days or longer.

This is a solicitation of insurance. By responding, you are requesting to have a licensed agent/producer contact you to provide additional information.



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