[Company Name]

[fname] [lname] [address1], [address2] [city], [state] [zip] [fname] [lname]

[office] office [mobile] cell [fax] fax [email] [AR/CA insurance license #]

[recipientconame]
[recipientfname] [recipientlname]
[recipientaddr1] [recipientaddr2]
[recipientcity] [recipientstate] [recipientzip]

Help Protect Your Ability to Earn An Income

You probably have insurance to protect your home or your car. Do you have coverage to help protect what may be your most important asset, your ability to earn an income?

Your income helps you meet financial obligations. But if you became sick or injured and were unable to work, what kind of financial impact would the loss of income have on your family?

Mutual Income SolutionsSM, a disability income insurance policy from Mutual of Omaha Insurance Company, provides benefits to replace a portion of your income. It's financial protection that helps you focus more on your recovery and less on how you'll cover expenses.

Contact me to learn more about how I can help you protect your income.

[broker name]
[phone number]
[email address]
[AR/CA insurance license #]

Underwritten by Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175. 1-800-775-6000. Policy form numbers ICC19-D90, D90 or state equivalent. (in FL, D90-25998, D90-25999; in NY, D90-25924, D90-25926, and D90-25927). These policies have exclusions and limitations. Products may not be available in all states. For costs and complete details of coverage, contact your licensed insurance agent/producer. Mutual of Omaha Insurance Company is licensed nationwide.

In NY, these polices 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.

