

Disability Income *Choice Portfolio*SM



*What would happen
if you lost your most important asset ... ?*



... Your ability to earn an income.





*Without your income,
what would happen to ...*

... this?



... this?



... them?



The risk is real. Compared to things you might think about every day, the likelihood of you being disabled is much greater than you think...

- Chance of winning the Powerball jackpot **1 in 146,107,962¹**
- Chance of being killed on an airline flight on one of the top 25 safest carriers **1 in 10,460,000²**
- Chance of being struck by lightning **1 in 576,000³**
- Chance of hitting a hole-in-one at 200 yards **1 in 20,000³**
- Chance of having a stroke in any one year **1 in 430⁴**
- Chance of using your homeowners insurance **1 in 20⁵**
- Chance of using your auto insurance **1 in 15⁶**

OVERALL...

Chance of missing at least 90 days of work due to a disability..... **just under 1 in 3⁷**



¹ www.powerball.com/powerball/pb_prizes.asp

² OAGback Aviation Solutions & PlaneCrashinfo.com accident database, 1988-2007

³ Baer, G. "Life: The Odds"

⁴ Centers for Disease Control and Prevention, Stroke Facts and Statistics (2007)

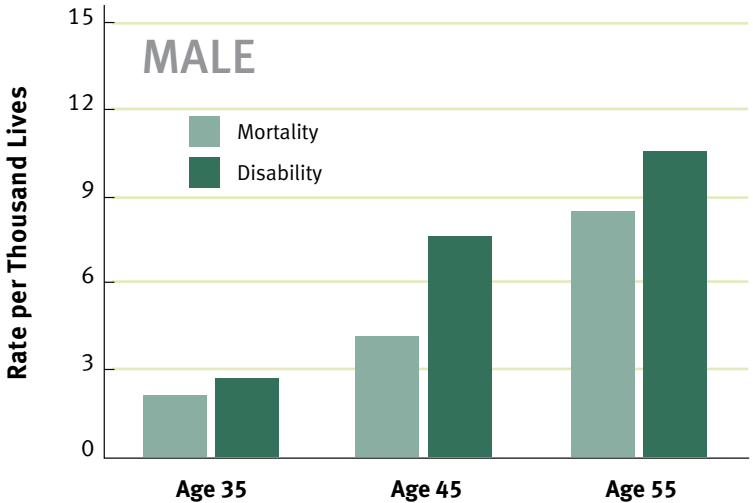
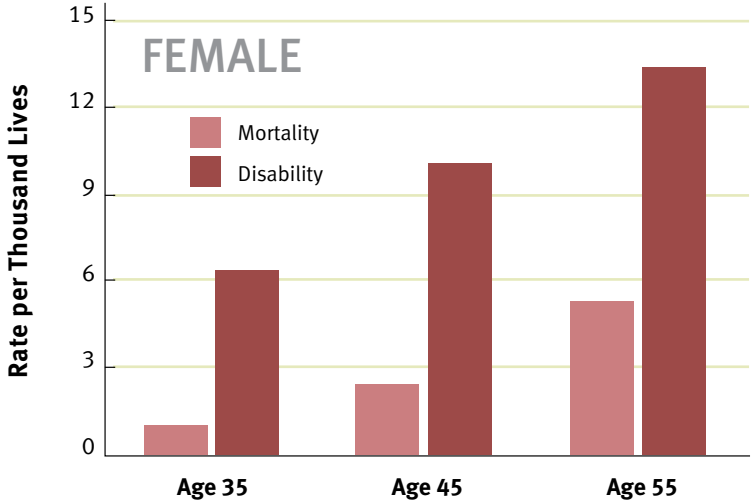
⁵ International Organization for Standardization (ISO), Homeowners Insurance Losses, 2002-2006 (2008)

⁶ Highway Loss Data Institute, Collision Coverage Insurance Losses in Years Since Introduction, 2004-2006 (2008)

⁷ America's Health Insurance Plans (AHIP), Baby Boomer Awareness of Disability Risk Study (2008)

Do you have life insurance? The risk of disability is greater than the risk of premature death.

THE RISK OF
DISABILITY*
IS GREATER
THAN THE
RISK OF
PREMATURE
DEATH



*Disability lasting 90 days or longer

Sources: National Association of Insurance Commissioners (NAIC) Commissioner's Individual Disability Table A (1985); Statistical Abstract of the United States; most recent available

If you were disabled for three months, how would you pay your bills...?



Monthly Earnings (after taxes).....	\$	
Mortgage/Rent	\$	
Car/Transportation	\$	
Credit Cards.....	\$	
Groceries.....	\$	
Utilities	\$	
Child Care.....	\$	
Entertainment	\$	
Education.....	\$	
Clothing	\$	
Insurance	\$	
Other Expenses	\$	
TOTAL.....	\$	

Other income-protection options may not be available when you need them...

Disability Insurance Through Your Employer

Even if you are insured through your work, disability plans through employers are usually not portable and typically cover 60% of your monthly income, up to a specified maximum monthly benefit.*

*Insurance and Financial Advisor, "Finding successful multi-life DI approaches" (2007)

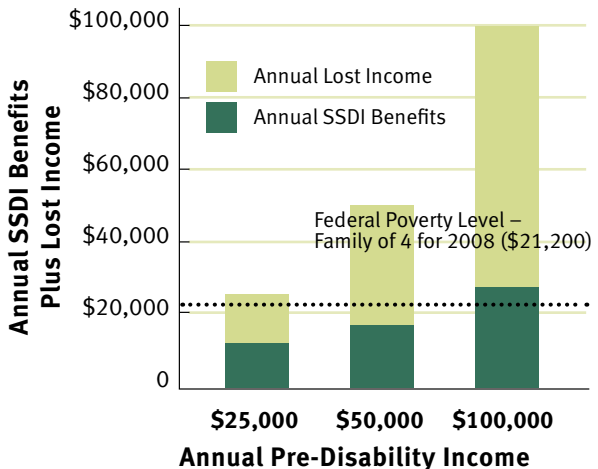
Government Disability Insurance

More than 60 percent of the 2.1 million people who applied for Social Security Disability Insurance (SSDI) were denied in 2005.** Even if you are approved, SSDI benefits alone may still leave you below the Federal Poverty Level.

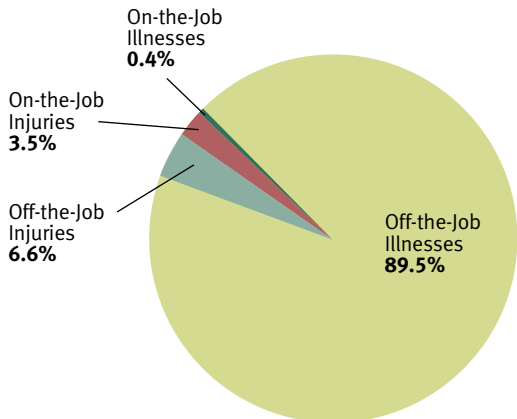
**Social Security Administration, Office of Disability and Income Security Programs.

Workers' Comp

The vast majority of disabling accidents or illnesses are not work-related, and therefore not covered by workers' compensation.



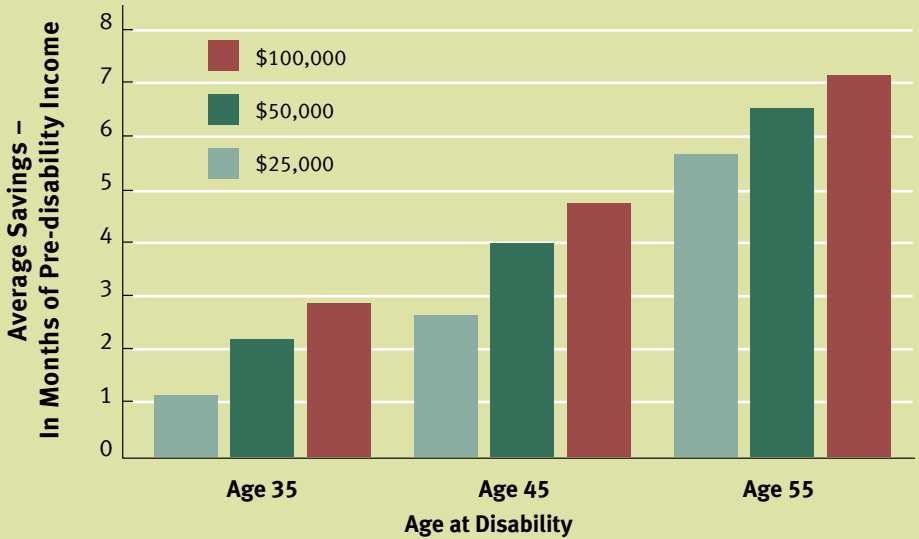
Source: Social Security Administration, U.S. Department of Health and Human Services (2008)



Source: National Safety Council; JHA 2002 U.S. Group Disability Rate and Risk Management Survey; most recent available

Are you willing to gamble with all you've worked so hard to save ...?

Most Americans will exhaust their savings after only a few months without an income. This chart, based on various income levels, includes investments in stocks and mutual funds, as well as interest-earning assets.



Source: U.S. Census Bureau Survey of Income Program and Participation (2004); most recent available

But what if you were permanently disabled? Your savings might not be sufficient, and the amount of future income you'd lose is sobering ...

Present Age	Years Until Retirement	Annual Income			
		\$25,000	\$50,000	\$75,000	\$100,000
30	35	\$1,511,552	\$2,418,483	\$4,534,656	\$6,046,208
40	25	\$911,482	\$1,458,371	\$2,734,445	\$3,645,926
50	15	\$464,973	\$743,957	\$1,394,919	\$1,859,891
60	5	\$132,728	\$212,365	\$398,185	\$530,914

Note: Figures include an annual 3 percent wage increase

Mutual of Omaha's Disability Income Choice Portfolio works for you...

Short-Term Accident Only: If you are disabled by an injury not covered by workers' compensation, we will pay you a monthly benefit, after your elimination period has been met.

Elimination Periods Available:* 0, 7, 14, 30, 60 or 90 days

Benefit Periods Available:* 3, 6, 12 or 24 months

Short-Term Accident and Sickness: If you are disabled by an injury or sickness not covered by workers' compensation, we will pay you a monthly benefit, after your elimination period has been met.

Elimination Periods Available:* 0/7, 7, 0/14, 14, 30, 60 or 90 days

Benefit Periods Available:* 3, 6, 12 or 24 months

Long-Term Accident and Sickness: If you are disabled by an injury or sickness, we will pay you a monthly benefit, after your elimination period has been met.

Elimination Periods Available:* 60, 90, 180 or 365 days

Benefit Periods Available:* 2, 5 or 10 years, or to age 67

Business Operating Expense: If you are a business owner and you are totally disabled by an injury or sickness, we will pay you a monthly benefit, after your elimination period has been met, to help you defray business expenses.

Elimination Periods Available:* 30, 60, 90, 180 or 365 days

Benefit Periods Available:* 12 or 18 months

*Not all elimination or benefit periods are available in all states.

A company you can trust...

About 100 years ago, Mutual of Omaha Insurance Company (Mutual of Omaha) sold our first insurance policy. It was a disability income policy.

Customers trust Mutual of Omaha – that’s why we’ve been writing disability income policies for nearly a century.

Independent rating agencies trust Mutual of Omaha. The company holds an “A+” (Superior)* rating from A.M. Best Company. The Superior rating is the second highest of 16 ratings and reflects the organization’s ability to meet the financial obligations of its policyholders.

You can trust Mutual of Omaha for your income protection needs.

(As of 08/09)

*Ratings refer only to the overall financial status of the company, and are not a recommendation of the specific policy provisions, rates or practices of the insurance company.



Disability Income insurance underwritten by:

MUTUAL OF OMAHA INSURANCE COMPANY

Mutual of Omaha Plaza

Omaha, NE 68175

mutualofomaha.com

MUTUAL of OMAHA'S
WILD KINGDOM
on Animal Planet



Disability income policy form numbers D81, D82, D83, 150BE (in ID, OR and TX, Form D81-20896, Form D82-20898, Form D83-20900; in OR, Form 150BE Series-13316; in ID, Form 150BE Series-10116; in TX, Form 150BE Series-9068; in PA, Form D81-21080, Form D82-21082, Form D83-21084, Form 150BE Series-10501; in OK, Form D81-21014, Form D82-21016, Form D83-21018, Form 150BE Series-8972) or state equivalent. 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 Mutual of Omaha agent. Mutual of Omaha Insurance Company is licensed nationwide.

This is used as a source of leads in the solicitation of insurance and an insurance agent will contact you.

THAT WORKS FOR ME.SM

Let
Mutual of Omaha
disability income
insurance
work for you.

Your most valuable asset is your ability to earn a living. How would you continue to support yourself or your family if you were disabled for any length of time because of an illness or injury?

While many workers have group disability coverage through an employer, it often covers only 50 to 60 percent of their pay. Would half your salary be enough to take care of your bills? What about other resources?

- Social Security disability benefits have strict guidelines and a lengthy waiting period.
- Your savings could be depleted quickly.
- Without an income, it may be impossible to borrow money.
- Your spouse may find it difficult to continue working, care for you and manage the household.



Disability income insurance underwritten by:
MUTUAL OF OMAHA INSURANCE COMPANY
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Omaha, NE 68175
mutualofomaha.com

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This is used as a source of leads in the solicitation of insurance and a professional licensed resident insurance agent will contact you by telephone. Mutual of Omaha Insurance Company is licensed nationwide. Disability income policy form numbers D81, D82, D83, 150BE (in ID, OR and TX, D81-20896, D82-20898, D83-20900; In ID, Form 150BE Series-10116; In OR, Form 150BE Series-13316; In TX, Form 150BE Series-9068; In NC, Form D81-21008, Form D82-21010, Form D83-21012, Form 150BE Series-8972; In OK, D81-21014, D82-21016, D83-21018, Form 150BE Series-8972; In PA, D81-21080, D82-21082, D83-21084, Form 150BE Series-10501), or state equivalent. 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 Mutual of Omaha agent.

MUTUAL OF OMAHA INSURANCE COMPANY

Disability Income
*Choice Portfolio*SM



MC34441

Disability Income Choice PortfolioSM

Disability income insurance can help by paying you a monthly benefit for as long as you're disabled under the contract. All the products in our Disability Income *Choice Portfolio* are **guaranteed renewable** – we'll renew your policy to age 67* as long as you continue to pay your premiums on time. And if you're self-employed or a member of a qualifying association, you may be eligible for a preferential rate on your premiums.**

*Business Operating Expense available to age 65
**Not available on Business Operating Expense

If you're injured or become sick and can't work, let disability income insurance from Mutual of Omaha Insurance Company (Mutual of Omaha) work for you!

Which one **works** for you?

Product	Maximum monthly benefit	Elimination period*	Benefit period*	Optional riders
Short-Term Accident Only	\$5,000	0, 7, 14, 30, 60 or 90 days	3, 6, 12 and 24 months	<ul style="list-style-type: none"> Hospital Confinement Accident Accident Medical Expense
Short-Term Accident/Sickness	\$5,000	0/7, 7, 0/14, 14, 30, 60 or 90 days	3, 6, 12 and 24 months	<ul style="list-style-type: none"> Hospital Confinement Critical Illness Return of Premium
Long-Term Accident/Sickness	\$10,000**	60, 90, 180 or 365 days	2, 5, 10 years and to age 67	<ul style="list-style-type: none"> Hospital Confinement Critical Illness Return of Premium Social Insurance Supplement Extended Own Occupation Future Insurability Option Extended Proportionate Disability Cost-of-Living Adjustment
Business Operating Expense	\$15,000	30, 60, 90, 180 or 365 days	12 or 18 months	

**\$12,300 if Social Insurance Supplement Benefits Rider is added

Work with your agent to determine which Mutual of Omaha disability income product will best meet your needs. Before you decide, ask yourself these questions:

How much coverage will I need? (Your monthly benefit)

Consider factors like your mortgage and other debts, your current income and any available resources such as savings. Do you want accident only coverage, or accident and sickness?

How long would I be able to manage my expenses until benefits kick in? (Elimination period)

Take a realistic look at your monthly bills, what resources might help you meet those obligations and for how long.

How long will I want coverage? (Benefit period)

Disability benefits can be paid to you for a period of just a few months or up to 10 years or longer; our disability product portfolio offers you the choice.

The broad range of benefits and terms available with the Disability Income *Choice Portfolio* means there's a Mutual of Omaha disability product that works for you.

Short-Term Accident Only

I'm just beginning my career, and never thought much about disability insurance. Until one of my co-workers had an accident that left him unable to work for a year. That was a wake-up call for me.



Short-Term Accident/Sickness

We just bought our first house, and I'm a stay-at-home mom. If my husband got sick or injured and couldn't work for a while, we'd have serious financial problems. We could even lose our home.



Long-Term Accident/Sickness

I've worked hard to get where I am. As the primary breadwinner, my income is critical to our lifestyle. If a disabling illness or injury kept me from working, what would we do?



Business Operating Expense (Not available in Maryland and Utah)

We started with just two employees when I opened my consulting firm six years ago. Now we have 10. I realize those people depend on me for their livelihood. What would happen to the business – and to my employees and their families – if I were temporarily disabled?



These stories are based on situations our customers have faced or could face. They are not intended to represent any actual person.

*Elimination and/or benefit periods may vary by state.

Features and riders may not be available with all policies or approved in all states. Business Operating Expense product not available in Maryland and Utah