

MUTUAL of OMAHA INSURANCE COMPANY

Disability Income Insurance

DI Choice Portfolio



Mutual of Omaha

Help protect your
most valuable asset...
***your ability to
earn an income!***

AFN41275_1211

Madison Brokerage

65 Madison Ave., Suite 200
888-539-3232

Morristown, NJ 07962



Topics

- Disability Income protection
- Why do you need to protect your income?
- Mutual of Omaha Insurance Company's Disability Income Choice Portfolio



Disability Income Protection

Your ability to earn an income is your
MOST VALUABLE ASSET!!

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





Consider this...

Chance of using your homeowners insurance

1 in 20¹

Chance of using your auto insurance

1 in 15²

Chance of missing at least 90 days
of work due to a disability

1 in 3³

¹ International Organization for Standardization (ISO), Homeowners Insurance Losses, 2002-2006 (2008 most recent)

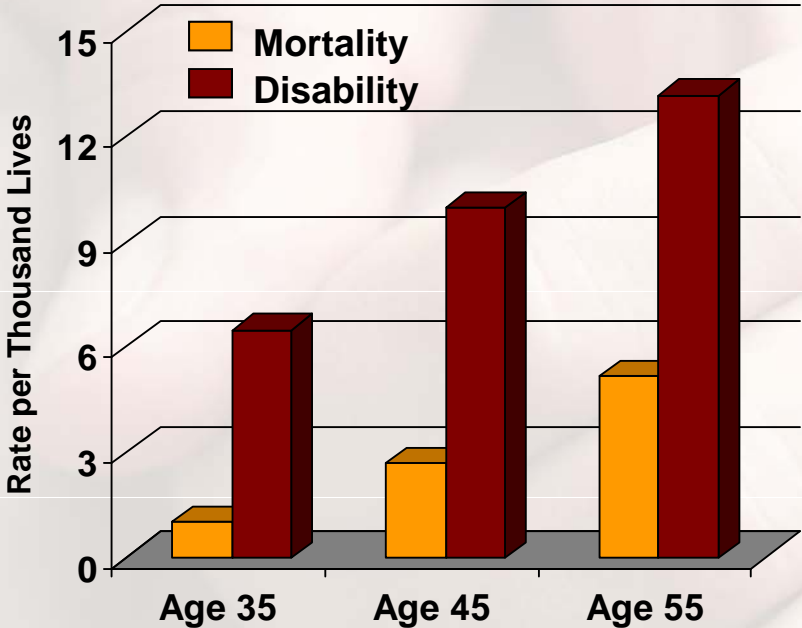
² Highway Loss Data Institute, Collision Coverage Insurance Losses in Years Since Introduction, 2004-2006 (2008 most recent)

³ America's Health Insurance Plans (AHIP), Baby Boomer Awareness of Disability Risk Study (2008 most recent)

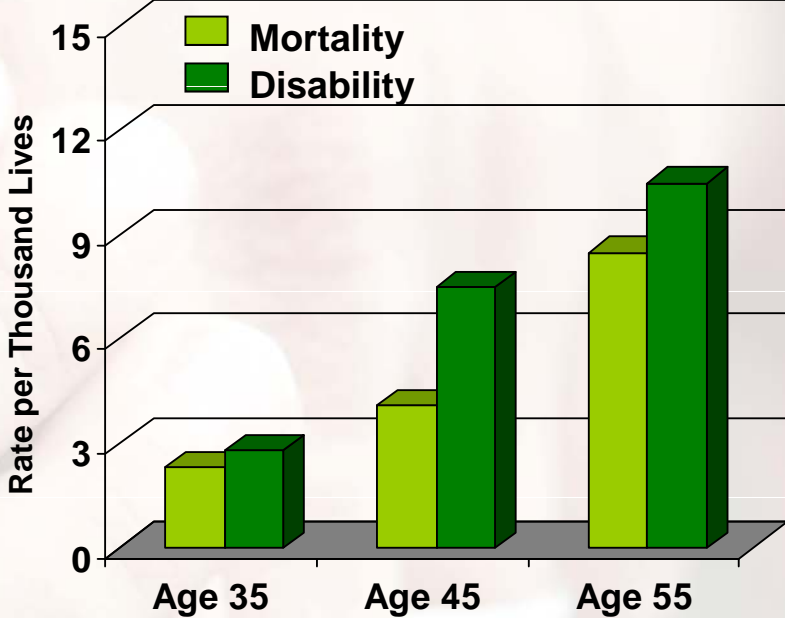


Risk of Disability* is Greater than Risk of Death

FEMALE



MALE



*Disability lasting 90 days or more

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



Financial Consequences of Disability

If you were permanently disabled, the amount of future income you'd lose is sobering...

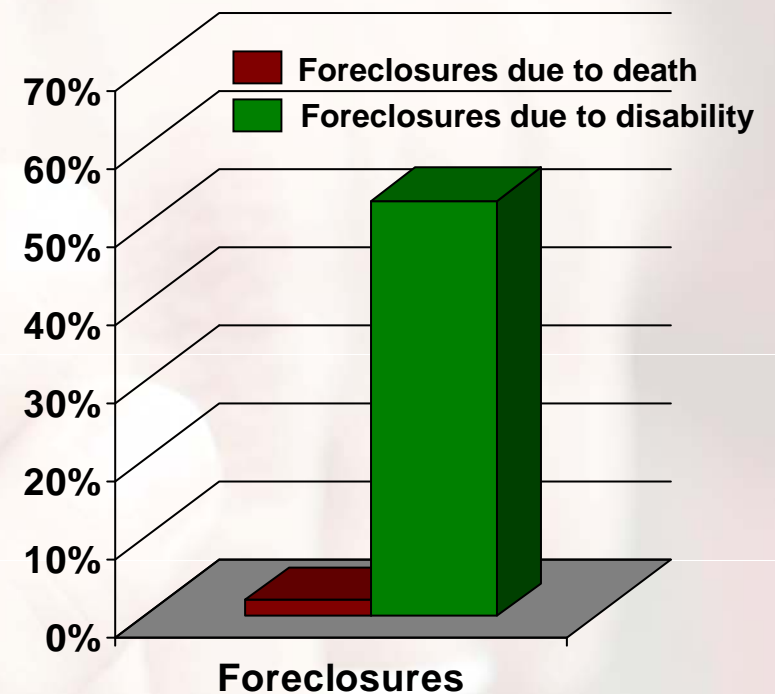
Present Age	Years Until Retirement	Annual Income			
		\$25,000	\$50,000	\$75,000	\$100,000
30	35	\$1,511,552	\$2,418,483	\$4,534,656	\$6,046,208
40	25	\$911,482	\$1,458,371	\$2,734,445	\$3,645,926
50	15	\$464,973	\$743,957	\$1,394,919	\$1,859,591
60	5	\$132,728	\$212,365	\$398,185	\$530,914

Note: Figures include an annual 3 percent wage increase



Mortgage Foreclosure

- One of every two foreclosures is due to a disability
- Only 2% of foreclosures are due to death



Source: National Safety Council, Injury Facts (2004); most recent available



Why Disability Income Protection?

If you were disabled, how would you pay for:

- ☐ Mortgage/Rent
- ☐ Car/Transportation
- ☐ Credit Cards
- ☐ Groceries
- ☐ Utilities
- ☐ Child Care
- ☐ Education
- ☐ Clothing
- ☐ Insurance
- ☐ Entertainment



Other Disability Income Sources

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





Employer-Paid Disability Insurance

Disability plans through employers usually are not portable and typically cover 60% of your monthly income, up to a specified maximum monthly benefit.*

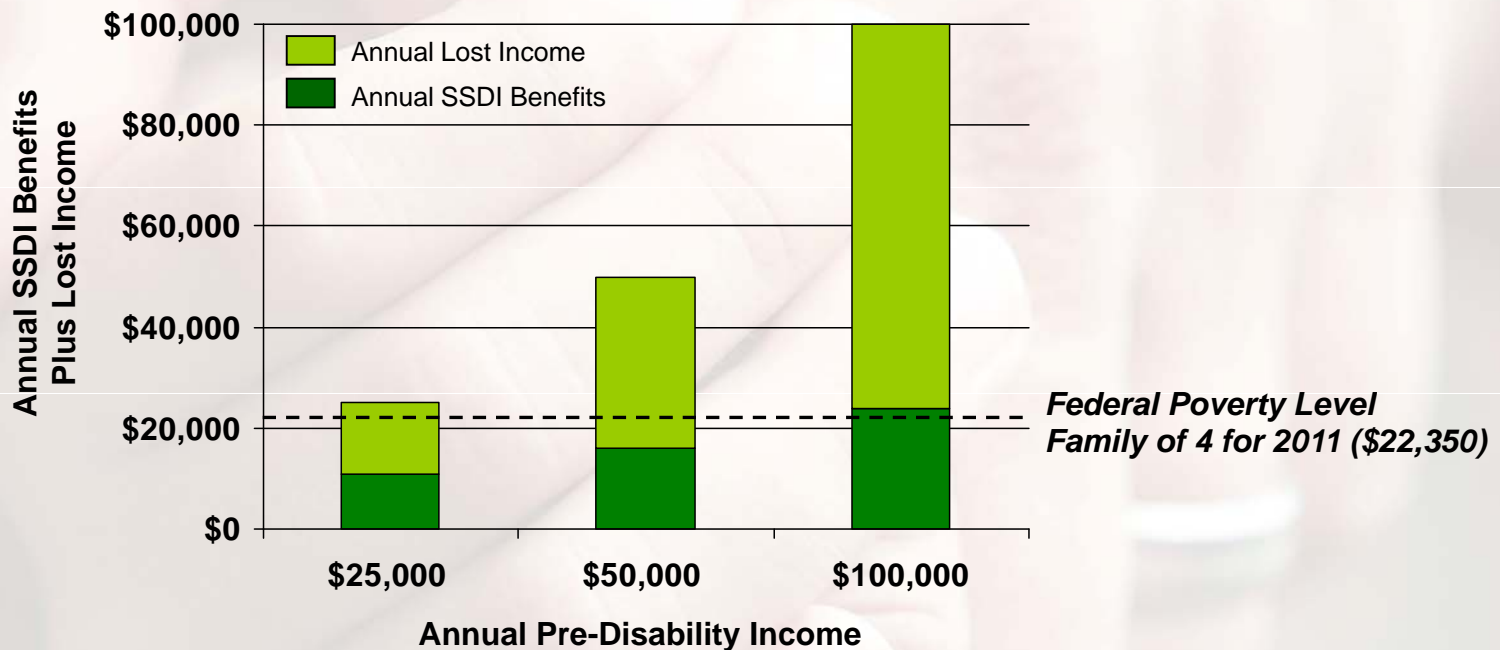


*Insurance and Financial Advisor, "Finding successful multi-life DI approaches" (2007 most recent available)



Government Disability Insurance

Will you qualify for Social Security Disability, and, *will it be enough?*

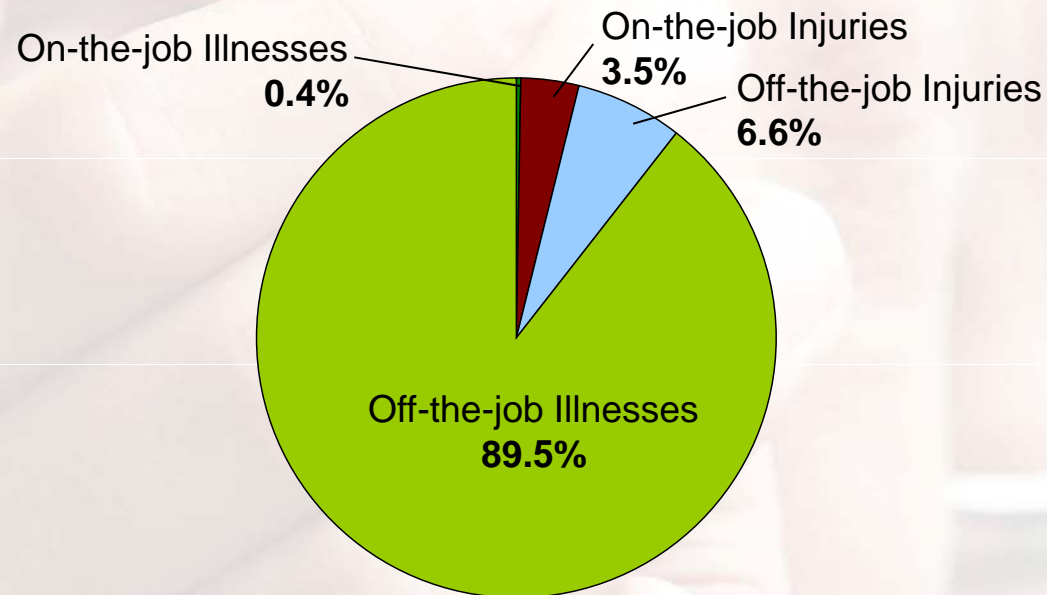


Source: Social Security Administration, Applications for Disability Benefits & Benefit Awards Table 1965-2010



Workers' Compensation

Insurance that pays for disability as a result of an **on-the-job** injury. *Will you be covered?*

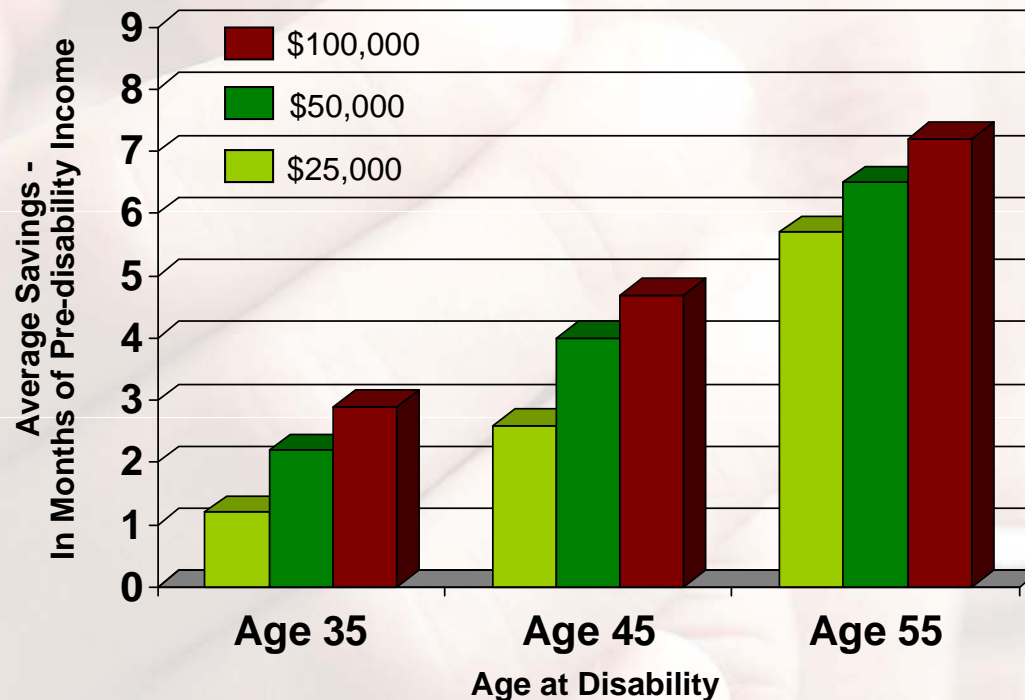


Source: National Safety Council; JHA 2002 U.S. Group Disability Rate and Risk Management Survey; most recent available



Tap into Personal Savings

Most Americans will exhaust their savings after only a few months...



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



Disability Income Protection

How does Disability Income protection work for you?

Disability Income policies pay a cash benefit when you can't work because of a covered accident, injury or sickness.



Disability Income Choice Portfolio

- Choice of four product offerings:
 - Short-Term Accident Only
 - Short-Term Accident and Sickness
 - Long-Term Accident and Sickness
 - Business Operating Expense*

**Business Operating Expense not available in MD and UT*



Something to Think About....

- If you owned a goose that laid golden eggs, which would you insure -- **the goose or the eggs?**





Disability Income Protection

Help protect yourself and your family from the effects of a disability by insuring **your most valuable asset...**

**Talk to Madison Brokerage
Today! 888-539-3232**





Disability Income Protection

Questions?

For future assistance with your disability income or other insurance needs, please contact **Madison Brokerage at 888-539-3232.**



This is a solicitation of insurance and a licensed insurance agent will contact you.

Disability income policy form numbers D81, D82, D83, 150BE ((In FL, D81-21283/21231 D82-21284/21232, D83-21285/21233; in ID, OR, and Texas, D81-20896/20897, D82-20898/20899, D83-20900/20901; In NY, D81-21098/21099, D82-21100/21101, D83-21102/21103; in NC, D81-21008/21009, D82-21010/21011, D83-21012/21013; in OK D81-21014/21015, D82-21016/21017, D83-21018/21019; in PA, D81-21080/2108, D82-21082/21083, D83-21084/21085; in WA, D81-21038/21039, D82-21040/21041, D83-21042/21043. Policy Form 150BE or state equivalent. (in FL, Form 150BE Series-9052; in OR, Form 150BE Series-13316; in ID, Form 150BE Series-10116; in NC, Form 150BE Series-8972; in NY Form 151BE Series-12495; in OK, Form 150BE Series-8972 in PA, Form 150BE Series-10501; in TX, Form 150BE Series-9068; in WA, Form 150BE Series-12244). 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*. Mutual of Omaha Insurance Company is licensed nationwide.

In New York, 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 Insurance Department. The expected benefit ratio for policy form numbers D81-21098, D82-21100, and D83-21102 is 55% (D81-21099, D82-21101, D83-21103 is 60%). The ratios are the portion of future premiums, which the Company expects to return as benefits when averaged over all people with these policies.

*In WA: producer