



MUTUAL OF OMAHA INSURANCE COMPANY



> Priority Income ProtectionSM

DISABILITY INCOME INSURANCE

> When an injury or illness means you can't work, you just want to know that everything will be OK.

Underwritten by:

MUTUAL OF OMAHA INSURANCE COMPANY

3300 Mutual of Omaha Plaza
Omaha, NE 68175
mutualofomaha.com
800-775-6000

MUTUAL of OMAHA'S
WILD KINGDOM

Exclusions

Your policy pays benefits only for loss or disability that is not sustained while you are working at any job for pay or benefits. We will not pay benefits for: loss that begins while this policy is not in force; loss resulting from an act of declared or undeclared war; loss sustained as a result of serving in active duty in the armed forces (coverage may be suspended as described in the **Military Suspension** provision of your policy); loss caused by attempted suicide or intentionally self-inflicted *injury*; loss resulting from commission or attempted commission of a felony; loss resulting from your being legally intoxicated as defined by state law in the state where the loss occurs, or loss that results from the use of narcotics or other controlled substances (except for narcotics given on the advice of and taken as prescribed by a *physician*); loss resulting from *substance abuse*; loss resulting from *mental or nervous disorders*, regardless of cause; loss resulting from cosmetic surgery (except reconstructive surgery when the surgery is incidental to or surgery following trauma, infection, or other diseases of the involved part or reconstructive surgery because of congenital disease or anomaly resulting in a functional defect); loss resulting from engagement in an illegal occupation; or loss that results during a period of incarceration in a penal or correctional institution of more than seven days.

Disability income insurance is underwritten by Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175, 800-775-6000. Policy form ICC15DT2-24468, DT2-21595. This policy has 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.

This is a solicitation of insurance. You may be contacted by an agent/producer.



> What if your paychecks stopped? You're suddenly unable to work due to an injury or illness. What's next?

> Priority Income ProtectionSM works when you can't.

The policy can pay you a monthly benefit when you're unable to work due to a disability. Income protection helps secure your financial plan.



Think About It

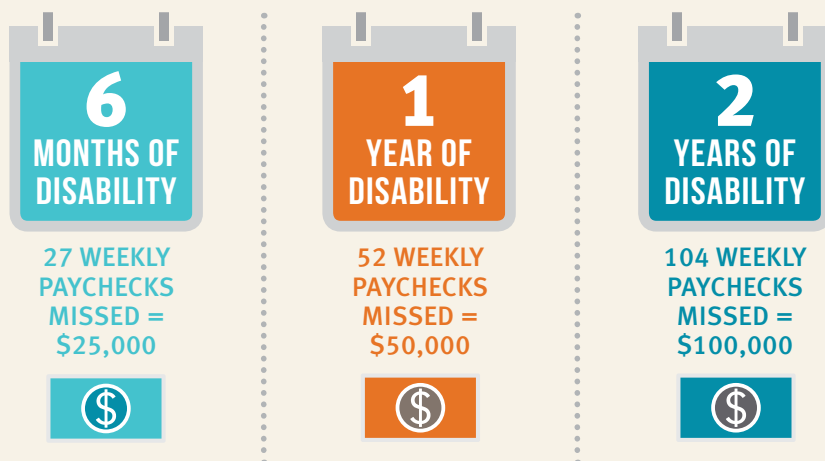
Your income supports it all – your home, car, groceries, life insurance, retirement savings, and future plans. When a disability strikes, life can change in an instant.

Medical expenses grow. Family life is disrupted. Your savings and retirement funds are at risk. They could be depleted quickly in order to keep the bills paid while you recover.

What Would You Do?

A disability can last months, years or a lifetime. A disability lasting two years would mean 104 weekly paychecks missed. Even if you were disabled for just six months, that's 27 weekly paychecks you won't have.

LOSS OF INCOME IMPACT | \$50,000 ANNUAL INCOME



This example portrays a situation our customers may have faced or could face. It does not represent an actual person or event.

How it Works

It's simple. You make *two benefit choices* – the monthly benefit amount you'll need and the benefit period. The options you choose can help you keep the cost within your budget.

1 Monthly Benefit | Choose a monthly benefit amount: Any amount from \$300 to \$4,000 (in \$100 increments)

Your policy can pay up to 70 percent of your income (or a maximum of \$4,000). If you have other valid disability coverage, the total monthly benefits received from this policy and your other coverage can pay a maximum of 70 percent of your income. There's a waiting period before your benefits start to accrue.

2 Benefit Period | Choose the benefit period you prefer:
 12 months 24 months 36 months

This is the maximum number of months your policy will pay a benefit. Think about how long you would need to receive monthly benefits if you were unable to work due to injury or illness.

3 Applying Is Easy! | Only a short application is needed. If you qualify for coverage, your policy can be issued in just a few days.

You'll be asked a few health questions and there's no requirement for a medical exam or medical information from your doctors. You may qualify for coverage regardless of your occupation (no exclusions).

How it Pays

You'll receive monthly benefits after a waiting period has been satisfied when you are unable to work due to injury or illness.

ACCIDENT > 30 DAY WAITING PERIOD

30 Days > + 30 Days > 1st Payment

ILLNESS > 90 DAY WAITING PERIOD

90 Days > + 30 Days > 1st Payment

THE FOLLOWING DEFINITIONS SHOW YOU HOW WE CONSIDER DISABILITY BENEFITS

A disability is covered by this policy if it occurs off the job and is not caused by or related to any employment.

TOTAL | When you are unable to perform the material and substantial duties of your regular occupation due to injury or illness and you are not engaged in any occupation for wage or profit.

PARTIAL | When you are unable to perform the material and substantial duties of your regular occupation at least 20 percent to no more than 50 percent of the time. In this situation we will pay 50 percent of the total monthly benefit for up to six months.

RECURRENT | If a related disability occurs within six months of returning to full-time employment OR an unrelated disability occurs within 30 days of returning to full-time employment, a new waiting period will not need to be satisfied.

WAIVER OF PREMIUM | We will waive your premium for the coverage after you are disabled for 90 days for as long as benefits are payable. Also, we will refund any premiums paid during this 90-day period.