



Disability Income Choice Portfoliosm



Disability Income insurance underwritten by:
MUTUAL OF OMAHA INSURANCE COMPANY

Mutual of Omaha Plaza
Omaha, NE 68175
mutualofomaha.com

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

MUTUAL OF OMAHA'S
WILD KINGDOM



OFFICIAL SPONSOR

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

The disability income benefits provided will be individual coverage, not group coverage. Disability income policy form numbers D81, D82, D83 or state equivalent. (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, D81-21080/21081, 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).

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 percent (D81-21099, D82-21101, D83-21103 is 60 percent). The ratios are the portion of future premiums, which the company expects to return as benefits when averaged over all people with these policies.

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 WA: producer



MC33832_1211



... Your ability to earn an income.

A company you can trust...

Over 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 over a century.

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

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.

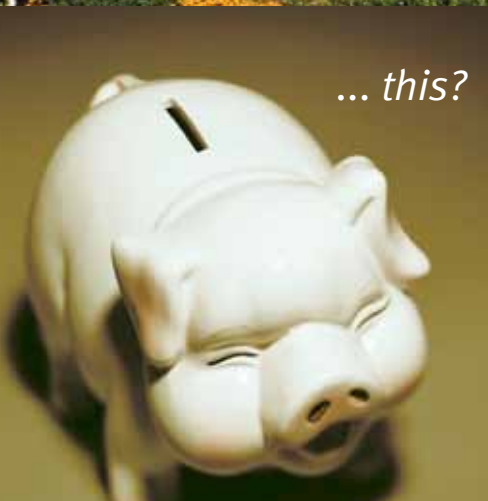


*Without your income,
what would happen to ...*

... this?



... this?

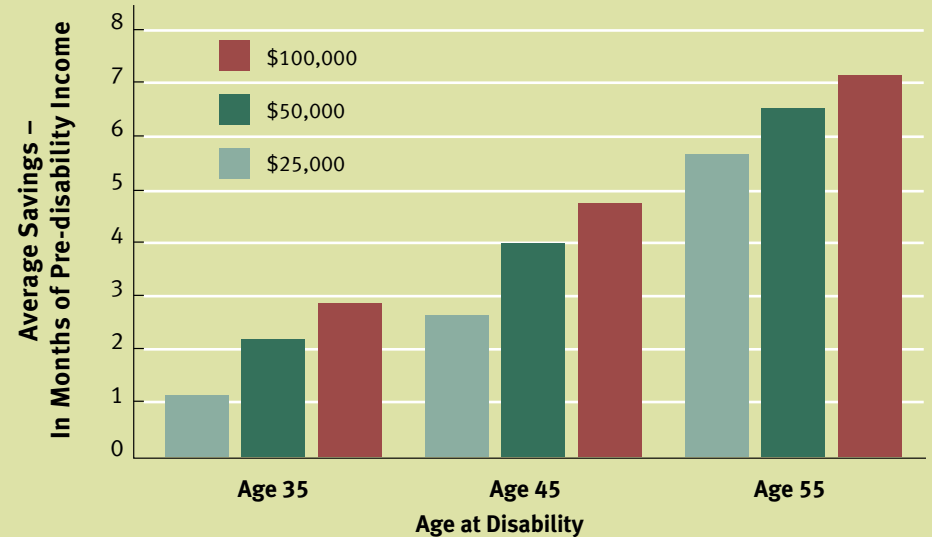


... them?



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

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

Disability Insurance Through Your Employer

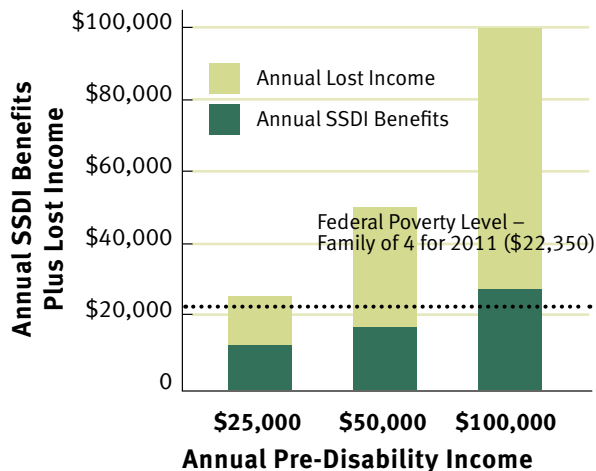
Even if you are insured through your work, disability plans through employers are usually not portable and typically cover 60 percent of your monthly income, up to a specified maximum monthly benefit.*

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

Government Disability Insurance

More than 64 percent of the 2.9 million people who applied for Social Security Disability Insurance (SSDI) were denied in 2010.** Even if you are approved, SSDI benefits alone may still leave you below the Federal Poverty Level.

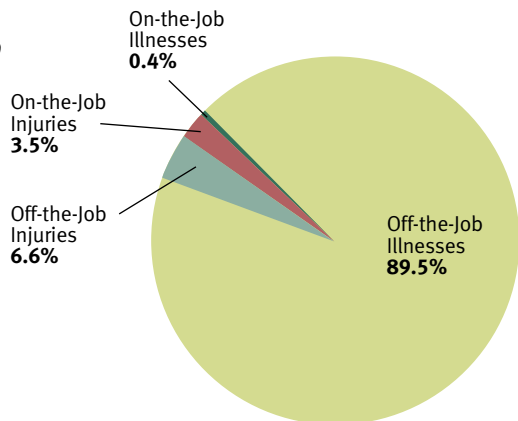
**Social Security Administration, Applications for Disability Benefits & Benefit Awards Table 1965-2010



Source: 2011 HHS Poverty Guidelines, U.S. Department of Health and Human Services (2011)

Workers' Comp

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



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

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 195,249,054**¹
- Chance of being killed on an airline flight on one of the top 25 safest carriers **1 in 9,200,000**²
- Chance of being struck by lightning **1 in 576,000**³
- Chance of hitting a hole-in-one at 200 yards **1 in 20,000**³
- Chance of having a stroke in any one year **1 in 795**⁴
- Chance of using your homeowners insurance **1 in 20**⁵
- Chance of using your auto insurance **1 in 15**⁶

OVERALL...

Chance of missing at least 90 days of work due to a disability..... **just under 1 in 3**⁷



¹ Multi-State Lottery Association, Powerball Prizes and Odds (2010)

² OAGback Aviation Solutions & Plane Crash Info Accident Database (1985-2009)

³ Baer, G. "Life, The Odds", Gotham Publishing (October 2003, most recent available)

⁴ Centers for Disease Control and Prevention, Stroke Facts and Statistics (2010)

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

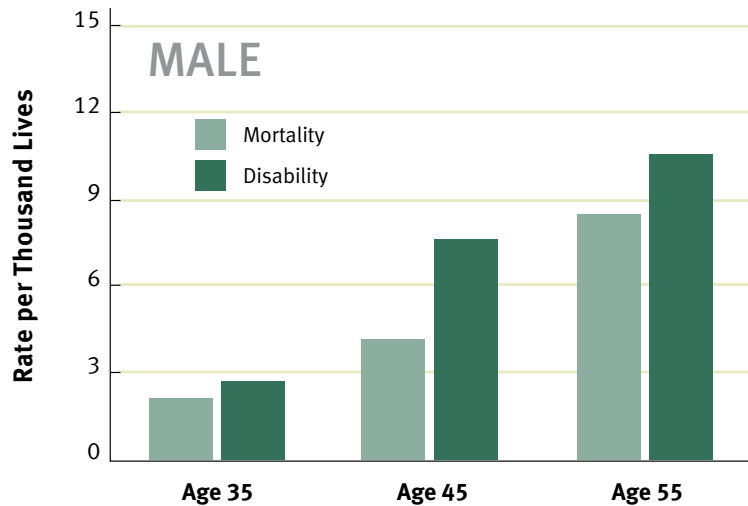
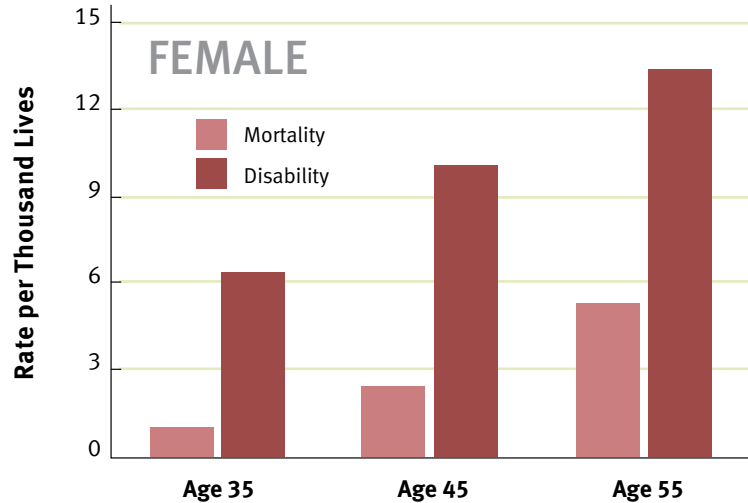
⁶ Highway Loss Data Institute, Collision Coverage Insurance Losses in Years Since Introduction, 2004-2006 (2008, most recent available)

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

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

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

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



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