

# Disability Income Insurance

An essential piece of a total income protection plan



## Need: Income Protection

Disability insurance is about helping to preserve your lifestyle and support the people who rely on you if your income is lost due to an illness or injury.

Your most valuable asset is your income. Your income is essential: it puts food on the table and a roof over your head. Without your income, how would you provide the basics? What would become of your lifestyle?

## A Lifetime of Earning Income

Your ability to earn an income sets the table for your way of life. Consider how much you will earn throughout your working lifetime:

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

## Disability Can Happen

A disability can happen in many ways and occurs more often than you may realize.

### Sickness:

- **Cancer** – Lifetime chance of developing cancer is slightly less than 1 in 2 for men; a little more than 1 in 3 for women<sup>1</sup>
- **Heart Attack** – About every 34 seconds, an American will suffer a heart attack<sup>2</sup>
- **Stroke** – Stroke is the leading cause of serious long-term disability in the United States<sup>3</sup>

### Accident:

- **Home** – 51% of injuries occur at home<sup>4</sup>
- **Work** – 12.5% of injuries occur at work<sup>4</sup>
- **Car** – 8.2% of injuries occur in motor vehicles<sup>4</sup>

## What to Do?

Without an income, your options to make ends meet may be limited, or unavailable:

- Spouse work?
- Use savings or investments?
- Borrow?
- Sell Assets?

## Solution

Annual Income

Annual Income	Qualified Monthly Amount	
	No Disability Coverage*	With Employer-paid Disability Coverage
\$25,000	\$1,600	\$1,900
\$35,000	\$2,100	\$2,500
\$45,000	\$2,600	\$3,100
\$55,000	\$3,100	\$3,700
\$65,000	\$3,600	\$4,300
\$75,000	\$4,000	\$4,800
\$100,000	\$5,000	\$6,000
\$125,000	\$5,900	\$7,100
\$150,000	\$6,600	\$7,900
\$175,000	\$7,400	\$8,900
\$200,000	\$7,900	\$9,500

\*Or employee-paid coverage

Note: Maximum monthly benefit for short-term products is \$5,000.

Qualified Amount (monthly)

Less

Existing Insurance (monthly)

Amount of additional disability income insurance needed

How much can you set aside each month to satisfy all of your needs?

<sup>1</sup> 2009 Cancer Facts & Figures. American Cancer Society (2010).

<sup>2</sup> Heart Disease & Stroke Statistics. American Heart Association (2010).

<sup>3</sup> Stroke Awareness Foundation. Stroke Facts (2010).

<sup>4</sup> Injury Facts: 2010 Edition. National Safety Council.

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

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.