

# Disability Income Insurance



## IT ALL DEPENDS ON YOU.



There's no getting around it – if you become disabled, your business is going to be affected. It's easy to take being able to work and meet your financial obligations for granted today. But imagine how overwhelming it would be if you suddenly could no longer run your business.

What could you do?

### *Collect Social Security?*

Many people depend on Social Security for assistance if they become disabled – but it won't take care of everything. Five full months must pass before you're even eligible, your disability must be expected to last at least 12 months or result in your death, and you must be unable to perform any type of gainful employment.\*

### *Use your savings?*

If you depend on your savings to cover all your monthly expenses, how long will it last?

### *Borrow money?*

If you're not working, it may be difficult to be approved for a loan. Without an income, how would you make the monthly payments?

\*Social Security Disability Benefits Booklet, 2003

### *Close your business temporarily until you recover?*

When you close your business temporarily, you risk losing your customers – and employees – permanently. Your customers rely on your goods and services. Your employees depend on their jobs for their income. Neither can wait on your recovery indefinitely.

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## **DID YOU KNOW...**

A disabling injury occurs every 2 seconds.

*National Safety Council Report – Injury Facts, 2003*

### *Hire a replacement?*

Only you can determine who would best fill your shoes. But if you're disabled, you most likely won't be in a position to search for, hire or train a replacement.

### *Sell your business?*

This may not be a viable or profitable option. An emergency liquidation sale rarely generates top dollar on your investment. And it leaves you with nothing to come back to when you recover.

The fact is, insuring your earning potential is every bit as important as insuring your life, house or car – because when disability interrupts or eliminates income, living expenses and other bills remain. No matter how comprehensive your medical coverage may be, it's important to make sure that if you become disabled, you'll have money available to help keep things going while you recover. Disability Income insurance from Mutual of Omaha Insurance Company helps solve this problem.

Disability Income insurance pays a monthly cash benefit when you can't work because of a covered accident or sickness. This coverage includes benefits for total disability, proportional disability, presumptive disability, rehabilitation and more.

Your Mutual of Omaha representative can help you determine things like:

- If you already have disability income sources
- Benefit amounts for existing disability income sources
- If you need more coverage than you have
- How much coverage you qualify for

\*These policies/certificates have exclusions and limitations. Products may not be available in all states. For costs and complete details of coverage, contact your licensed Mutual of Omaha representative.



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