



# Business Operating Expense *Disability Income Choice Portfolio*<sup>SM</sup>

## PLAN HIGHLIGHTS

### ISSUE AGES

You may apply for coverage if you are between the ages of 20 and 59.

### CUSTOMER PROFILE

This product may be right for you if you want help maintaining your business in the event you become disabled. Home-based businesses and businesses less than two years old are not eligible for this coverage.

### Premium Structure

Your initial premiums will be based on your issue age, gender, occupation, benefit period, elimination period and monthly benefit amount. The premium cannot be changed unless like changes are made on all policies of this form issued to persons of the same classification residing in the same state of the insureds residence. In the event the premium is changed, it will be in accordance with the insureds age, gender and classification on the date the policy was issued.

### Underwriting

You may qualify for express or simplified underwriting based on your age, occupation, income, and benefit amount.

### Renewability

You may continue your coverage until you retire, sell your business, or otherwise discontinue your business or your profession, up to age 65. During that time, we cannot cancel your policy as long as you pay the required premium when it is due.

### Elimination Periods

The elimination period is the number of days you must be disabled before we will begin to pay you benefits. The elimination periods available are 30, 60, 90, 180 or 365 days.

### Benefit Periods

The benefit period is the maximum length of time benefits are payable. The available benefit periods are 12 and 18 months. Benefit periods may be restricted for some issue ages and some occupation classes.

### Maximum Benefit Amount

The maximum monthly benefit amount available is \$15,000. This amount may vary by business expenses and your occupational classification.

### BUSINESS OPERATING EXPENSE DISABILITY INSURANCE INCLUDES:

#### Total Loss of Time Benefit

If you are completely unable to engage in your occupation and you are not gainfully employed in another occupation, we will pay benefits for operating expenses incurred during this total loss of time.

#### Recurrent Total Loss of Time Benefit

If further loss of time results from injury or sickness for which benefits have already been paid, the maximum operating expense benefit and deductible period will be restored after you return to full-time work for a period of six consecutive months.

#### Waiver of Premium

We will waive your premiums for the coverage after total loss of time benefits have been paid continuously for 90 days.

#### Exclusions and Limitations

Benefits are not payable for: (a) loss that begins while this policy is not in force; (b) loss that results from suicide while sane or insane; (c) loss that results from air travel unless sustained while a passenger (not as a pilot or a member of the crew) for transportation only; (d) loss caused by an act of declared or

undeclared war or sustained while in an armed service (upon notice to us of your entry into such service, the pro rata premium will be refunded); or (e) childbirth, pregnancy or complications resulting therefrom.

**Free Look Period**

In the event you are not satisfied with the policy for any reason, it may be returned within 10 days after receipt and any premium paid will be refunded.

Disability Income Insurance underwritten by:

**MUTUAL OF OMAHA INSURANCE COMPANY**

Mutual of Omaha Plaza

Omaha, NE 68175

*mutualofomaha.com*

MUTUAL of OMAHA'S  
**WILD KINGDOM**  
on Animal Planet



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This is a brief description of some of the facts about your coverage. Please read the Outline of Coverage for more information, including exceptions, limitations and reductions of coverage. Individual policies set forth in detail the rights and obligations of both the insured and Mutual of Omaha Insurance Company.

Disability Income policy form number: 150BE (in ID, LA & TX, 150BE-Series 10116; in OK, 150BE-Series 8972).