



Priority Income Protection

Your Client's #1 Priority

Kyle Gardner

Brokerage Health Sales Director, DI/CI

O: 402-351-3306

C: 402-369-0978

Fax: 402-351-1512

kyle.gardner@mutualofomaha.com

A word cloud of financial terms. The words are arranged in a roughly triangular shape, with 'Mortgage' being the largest and most prominent. Other large words include 'CarPayment', 'GroceryBill', and 'Rent'. Smaller words like 'Insurance', 'CellPhone', 'Gas', and 'HealthCare' are scattered around the larger ones. The colors range from dark grey to light grey.

CarPayment
Insurance
GroceryBill
CellPhone
Gas
Mortgage
HealthCare
CreditCard
Rent

What if you become too sick or hurt to work?

- What would happen to your income?
- How would you maintain your lifestyle?
- Pay your bills?
- What would happen to your retirement dreams and other financial goals?

Understand the need

What do you think your chances are of becoming disabled for 90 days or longer at least once prior to age 65?

1 in 3

Can your emergency savings last 34.6 months?

Are your clients prepared?

Accidents are NOT usually the culprit. Back injuries, cancer, heart disease and other illnesses cause the majority of long-term absences.

Consider your disability income sources

- Savings
- Borrowing
- Group long-term disability insurance
- Social Security
- Workers' Compensation
- Individual Disability Income Insurance

Why did we develop this new DI product?

- Feedback from Advisors
- Feedback from Consumers
- Three types of “EASY”

> Target Market

- Working Individuals in need of basic disability insurance coverage



- Income \$25,000 to \$100,000

> Product Description

- A simple to understand and purchase product that has short-term disability income benefits that pays those benefits for off-the-job accident or sickness.

> Product Description

- Off-the-job coverage
- Benefit Amounts: \$300 - \$4,000 a month
 - Up to 70% of gross income
- Benefit Period: 12, 24, or 36 months
- Elimination Period: 30 days accident / 90 days sickness
- Issue Ages: 18-61
- Premium Structure: Tobacco & Nontobacco unisex rates

> Product Description

- Guaranteed Renewable to age 65
- No policy fee
- Quoting Tool

> Product Description

- “Knock out” underwriting questions
- Pharmacy check
- Height / Weight Chart
- Random Telephone Interviews
- Standard / Decline (NO EXCLUSIONS)
- Application (in good order) should be processed in only a few days

>Premiums

Rates

Monthly NT premiums / \$1,000 monthly benefit (30/90 EP)

Benefit Period	Issue Age							
	18-24	25-29	30-34	35-39	40-44	45-49	50-54	55-61
12M	13.83	15.16	16.93	19.17	22.20	26.92	32.94	41.65
24M	18.17	20.10	24.14	28.46	34.12	42.62	53.26	68.52
36M	20.72	24.33	29.32	35.53	43.55	55.32	69.83	90.39

➤ You sell your clients life insurance to protect their families after they die. Why not protect them while they are living.

> Key Benefits

- Simple, Easy and Convenient for the agent to sell
- Quick underwriting turn around process: in a matter of days
- Affordable and provides peace of mind that one has at least basic income continuation

>Current State Approval

- AK, AL, AR, AZ, CO, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, NC, NE, NH, NJ, NM, NV, OH, OK, OR, PA, PR, RI, SC, TN, TX, UT, VA, VT, WA, WI, WV, WY.



Quickly run quotes for your clients whenever, wherever with our easy-to-use mobile app. Available on all Android and Apple devices, it allows you to customize the product view to products you sell.

CURRENTLY AVAILABLE:

- › Cancer, Heart Attack and Stroke
- › Children's Whole Life
- › Guaranteed ADvantage
- › Guaranteed Universal Life Express
- › Living Promise
- › Long-Term Care Insurance
- › Medicare Supplement
- › Priority Income Protection
- › Term Life Answers
- › Term Life Express
- › Adding More Products in 2017

DOWNLOAD THE APP TODAY › Requires iOS7 or Android 4.0 and up.

1

Go to your
App Store



2

Search for "Mutual of Omaha Quotes
for Sales Professionals"

3

Install and start quoting!