Underwritten by
United of Omaha Life Insurance Company
A Mutual of Omaha Company

Disability Insurance

YOUR ABILITY TO EARN AN INCOME MAY BE YOUR MOST IMPORTANT ASSET

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Most people don't think twice about insuring their home, automobile or health. However, many people don't realize just how important it is to insure their income.

HOW MUCH DISABILITY INSURANCE DO YOU NEED?

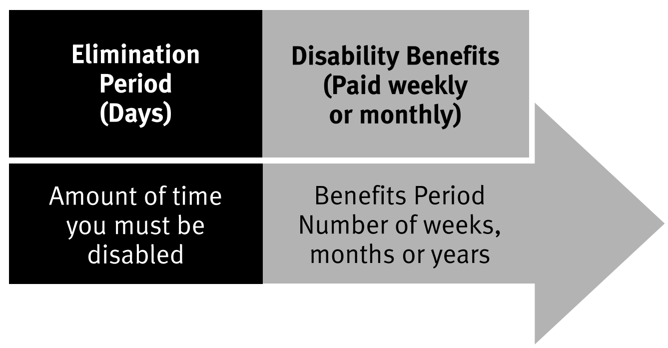
A lengthy disability can be devastating and is more common than you might think. It can result in a loss of income, independence and financial security.

Disability insurance can help provide security when you need it most. It pays you cash benefits when you're sick or hurt and can't work. Consider how long your savings would last to pay for:

- Mortgage or rent
- Child or senior care
- Credit cards and other debts
- Health care
- Groceries
- Utilities
- Car payments
- Clothing

EASY-TO-UNDERSTAND PROTECTION

- **Elimination Period** – The amount of time you must be disabled before benefits begin
- **Benefit Amount** – The amount paid directly to you for as long as you're disabled, or until you've reached the insurance plan's Maximum Benefit Period
- **Maximum Benefit Period** – The longest time period benefits are payable to you
- **Continuation of Benefits** – Allows your disability insurance policy to continue at no cost while you're receiving benefits



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