

The Difference is Obvious.

Mutual Income SolutionsSM

Mutual of Omaha



Come Take a Look at Our New Income Protection Solution

In a few short weeks, you'll be able to help your clients protect their income in ways you never could before with our new disability income insurance product, Mutual Income SolutionsSM.

There are many reasons why Mutual Income Solutions separates itself from the competition. One eye-popping difference is how you'll do business with us. Mutual Income Solutions stands out by having an e-Application which allows your business to be issued faster. And when you use our client and producer portals, you'll see very clearly how we're making the sales process simple and efficient.



Mark your calendar. **The sales effective date is Oct. 15, 2020** for all states except California and New York.

Now let's take a closer look at why the difference is obvious with Mutual Income Solutions.

Product Highlights

- Efficient and hassle-free sales experience which includes built-in Quote and e-Application tools in addition to e-policy delivery
- Increased benefit options up to \$20,000 a month
- Expanded occupation classes, including those in the affluent market
- Increase simplified benefits up to \$6,000 a month

- Extended benefit periods to include age 70
- Several optional benefits
- Non-cancelable option now available, in addition to guaranteed renewal policies
- Our e-Application and new producer tools make it easier for you to place business, which means you get paid faster

Quoting

We've made it simple to run a quote. The quote is embedded in the e-Application tool, offering you a simple transition to take an application after you provide the quote to your customer. To run a quote go to www.mutualincomesolutions.com and click on live dashboard.

The product brochure and highlight sheet are easily accessible via links on the illustration output page to help you describe the product benefits in detail.

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Product Details

Issue Ages:

- 18-61 years old

Maximum Monthly Benefits:

\$300 to \$20,000 per month (in \$100 increments)

Elimination Period:

30, 60, 90, 180, 365 or 730 days

Policy Type Options:

- Non-cancelable
- Guaranteed renewable

Built-In Riders:

- Survivor Benefit
- Recurrent Disability
- Waiver of premium
- Presumptive Total Disability
- Transplant Donor benefits*
- Rehabilitation benefit
- Military Suspension

*This benefit does not apply for an accident only policy.

No Cost Optional Riders:

- Automatic Increase Rider
- Future Insurability Option

Additional Cost Optional Riders:**

- Extended Regular Occupation
- True Regular Occupation
- Return of Premium
- Cash Value Benefit
- Social Insurance Supplement
- Residual Disability
- Enhanced Residual Disability
- Mental or Nervous and Substance Abuse
- Catastrophic Disability Benefit
- Cost-of-Living Adjustment- 3% or 6%

**Options may vary by state and/or age

Application and New Business Process

- Built-in Quote and e-Application tools are available online for you to submit e-Applications and monitor the status of your business.
- There's no need to worry about paper applications – everything from application to policy delivery is handled electronically.
- Use our handy e-Application reference guide to walk through the e-Application and how the client and producer portals work.

Marketing Tools and Resources

Go to mutualincomesolutions.com to view marketing tools and resources, and order materials through your normal ordering channels. Here are some of the tools and resources available to you:

- Customer Product Brochure
- Highlight Sheet
- Product Guide
- Sales Ideas
- Training Videos
- Product Availability Map
- And more!