

DI Choice Portfolio

Short-Term Products



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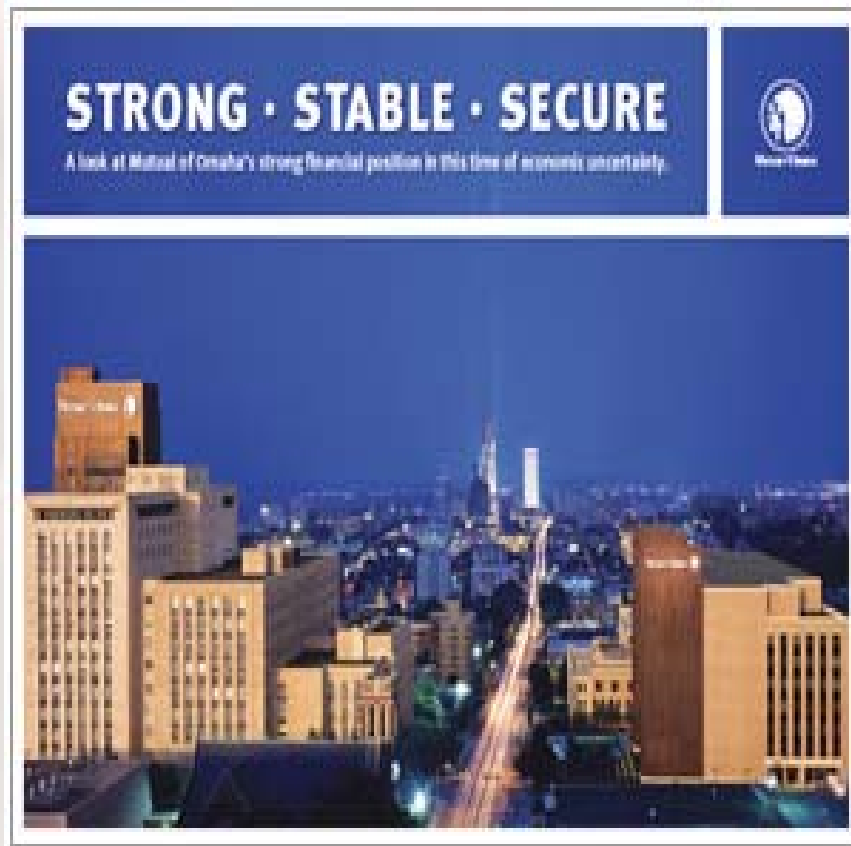


Agenda

- Why Sell Mutual of Omaha
- Target Market
- DI Choice Short Term Product Offering
 - Accident Only
 - STD
- Short-Term Underwriting
- Where do Short-Term Products Fit?
- Marketing Materials



Strong, Stable, Secure



- Mutual of Omaha is a 100-year-old company that remains strong, stable and financially secure even in these unprecedented economic times
- A+ A.M. Best Rating Reaffirmed (01/10)
- Comdex Rating of 96 (as of 5/10)
- 408 in Fortune 500 list



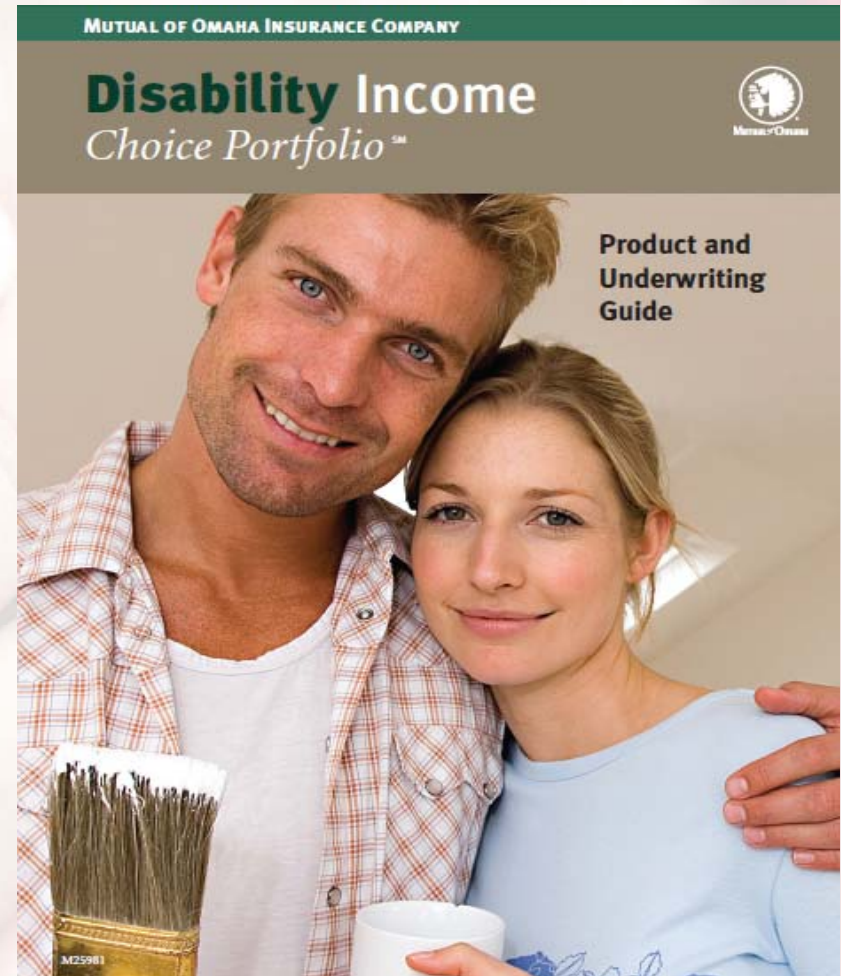
Commitment to DI

- Mutual of Omaha's first DI policy was issued in 1909
- There have been no rate increases on the Disability Income product line
- DI Choice Portfolio was launched in 2006 to provide a comprehensive suite of products/benefits to suit almost any sales scenario



DI Choice Portfolio

- **Target Market**
 - 25 to 55 years old
 - Middle income market
 - Blue/Gray Collar
 - Small Business Owners





Accident Only – Top Occupations

1A	CONSTRUCTION	General Laborer
2A	FARMING AND RANCHING	Farmer/Tree Farmer
1A	SERVICE/REPAIR/INSTALLATION	Body Repair Worker/Welder
1A	DRIVER	Delivery Or Route (Local, No Loading Or Unloading)
2A	FARMING AND RANCHING	Dairy Farmer
2A	CARPENTER/CABINET MAKER	
1A	DRIVER	Tractor Trailer/Truck (Minimum 90-Day Elimination Period)
3A	CONSTRUCTION	Job Supervisor/Building Contractor (90% Of Duties Are Supervisory)
1A	SERVICE/REPAIR/INSTALLATION	Heating, Ventilation, And Air Conditioning
3A	LANDSCAPING	Business Owner (90% Supervisory/Administrative Duties)
3A	BARBER/BEAUTICIAN	Cosmetologist/Hairstylist (Shopowners Only)
2A	FARMING AND RANCHING	Livestock Raiser Or Feeder/Rancher
1A	PRINTING AND PUBLISHING	Maintenance Mechanic
2A	BARBER/BEAUTICIAN	Cosmetologist/Hairstylist (Other)
2A	HEALTH CARE	RN/LPN/LVN: Hospital, Nursing Home, Hospice Or HHC (Min 60-Day Elim Period)
3A	ELECTRICAL INDUSTRY	Electrician (Commercial Or Residential)
1A	SERVICE/REPAIR/INSTALLATION	MECHANIC
1A	WAREHOUSE WORKERS	Fork Lift Or Power Truck Operator/Skilled Worker
2A	HEALTH CARE	Chiropractor
1A	CONSTRUCTION	Dry Wall Worker/Plasterer
3A	SERVICE/REPAIR/INSTALLATION	Service Manager (Supervisory Only)
#N/A	#N/A	#N/A
1A	CONSTRUCTION	Heavy Equipment Operator (Grader/Bulldozer/Earth Mover/Crane)
3A	RETAIL SALES	Owner/Manager/Supervisor
2A	RETAIL SALES	Salesperson/Sales Clerk/Receiving Clerk
1A	MANUFACTURING/PROCESSING/PA	Machine Operator/Machinist/Mechanic/Millwright
3A	OFFICE WORKER	Administrative Assistant
4A	OFFICE WORKER	Administrative Duties Only (Minimum \$40,000 Income)
1A	FARMING AND RANCHING	Horse Trainer Or Owner (No Racing Or Jumping)
1A	POSTAL EMPLOYEES	Driver/Letter Carrier/Mail Handler/Clerk (Min 90-Day Elim Period)



STD – Top Occupations

4A	TEACHING/INSTRUCTION	Teacher (Full-Time Classroom Only, Not In Home, Degree Required)
4A	OFFICE WORKER	Administrative Duties Only (Minimum \$40,000 Income)
2A	HEALTH CARE	RN/LPN/LVN: Hospital, Nursing Home, Hospice Or HHC (Min 60-Day Elim Period)
1A	DRIVER	Delivery Or Route (Local, No Loading Or Unloading)
2A	BARBER/BEAUTICIAN	Cosmetologist/Hairstylist (Other)
4A	OFFICE WORKER	Administrative Assistant
3A	ELECTRICAL INDUSTRY	Electrician (Commercial Or Residential)
2A	CARPENTER/CABINET MAKE	
3A	OFFICE WORKER	Administrative Duties Only (Less Than \$40,000 Income)
1A	CONSTRUCTION	General Laborer
3A	BARBER/BEAUTICIAN	Cosmetologist/Hairstylist (Shopowners Only)
5A	LEGAL	Attorney
5A	COMPUTER INDUSTRY	Programmer/Systems Analyst/Security Specialist/Engineer
3A	HEALTH CARE	Registered Nurse (Hospital/Clinic/Doctor's Office Only)
1A	SERVICE/REPAIR/INSTALLAT	MECHANIC
1A	POSTAL EMPLOYEES	Driver/Letter Carrier/Mail Handler/Clerk (Min 90-Day Elim Period)
3A	LANDSCAPING	Business Owner (90% Supervisory/Administrative Duties)
4A	ENGINEER	Other Professional Degrees (Office Duties Only)
3A	CONSTRUCTION	Job Supervisor/Building Contractor (90% Of Duties Are Supervisory)
5A	ACCOUNTANT	4-Year Accounting Degree
3A	HEALTH CARE	Physician Assistant (At Least \$50,000 Income)
3A	OFFICE WORKER	Others
3A	HEALTH CARE	Physical
#N/A	#N/A	#N/A
3A	BANKING	Loan Originator/Credit Analyst (Office Duties Only)
4A	COMPUTER INDUSTRY	Administrator
2A	RETAIL SALES	Salesperson/Sales Clerk/Receiving Clerk
3A	CLEANING	Business Owner (Supervisory/Administrative Duties Only)
1A	PRINTING AND PUBLISHING	Maintenance Mechanic
3A	RETAIL SALES	Owner/Manager/Supervisor



DI Choice Portfolio

- **DI Choice Portfolio includes 4 products:**
 - Short-Term Accident Only
 - Short-Term Accident & Sickness
 - Long-Term Accident & Sickness
 - Business Overhead Expense
- Product is completely customizable to fit the needs of each client
- All products available on 1 simple application (now a fillable PDF!)
- Separate STAO application also available



Short-Term Accident Only

- Pays a benefit for disability caused by an accident
- Benefit Periods: 3, 6, 12 or 24 months
- Elimination Periods: 0, 7, 14, 30, 60 or 90 days
- Maximum Base Benefit: \$5,000
- Issue Ages: 18-61
- Guaranteed Renewable to Age 67



Short-Term Accident & Sickness

- Pays a benefit for disability caused by an accident or a sickness
- Benefit Periods: 3, 6, 12 or 24 months
- Elimination Periods: 0/7, 7, 0/14, 14, 30, 60 or 90 days
- Maximum Base Benefit: \$5,000
- Issue Ages: 18-61
- Guaranteed Renewable to Age 67, Conditionally Renewable to Age 75



Base Benefits

	Short-Term Accident Only	Short-Term Disability
Total Disability	X	X
Partial Disability	X	X
Survivor Benefit	X	X
Terminal Illness Benefit		X
Recurrent Disability	X	X
Presumptive Total Disability	X	X
Waiver of Premium	X	X
Transplant Donor Benefit		X
Rehabilitation Benefit		X
Worker's Compensation Benefit	X	X



Optional Benefits

	Short-Term Accident Only	Short-Term Disability
Hospital Confinement	X	X
Accident Medical Expense	X	
Critical Illness		X
Return of Premium		X



Short-Term Underwriting

MEDICAL UNDERWRITING

Base Monthly Benefit Amount	Short-Term Accident Only	Short-Term Accident and Sickness	Long-Term Plan 2-Year and 5-Year Benefit Period	Long-Term Plan 10-Year and To Age 67 Benefit Period	Business Operating Expense
\$300-\$3,000	Express Underwriting ¹	Express Underwriting ¹	Interview	Interview	Express Underwriting ¹
\$3,100-\$5,000		Interview		Interview, Physical Data, Blood and Urine	Interview
\$5,100-\$8,000			Interview, Physical Data, Blood and Urine	Interview, Long Form Paramed, Blood and Urine	Interview, Physical Data, Blood and Urine
\$8,100 and Above			Interview, Long Form Paramed, Blood and Urine, EKG ²	Interview, Long Form Paramed, Blood and Urine, EKG ²	Interview, Long Form Paramed, Blood and Urine, EKG ²

¹Underwriting decisions within 48 hours of initial underwriting review provided the following conditions are met:

- Applicant is in occupation class 6A, 5A, 4A, 3A, or 2A
- For Accident Only coverage: Applicant is age 55 or younger and medically standard
- For Accident and Sickness coverage: Applicant is nontobacco, age 45 or younger and medically standard
- No adverse information from the Medical Information Bureau
- All application questions have been clearly and completely answered and required forms and financial documents have been submitted with the application

²Age 45 and over only



Short-Term Underwriting

- Direct Access to Underwriters:
 - 800-715-4376
 - Underwriter.health@mutualofomaha.com



Where do Short-Term products fit?

- **Cover EP on LTD policy**
 - Accident Only can be written with MoO LTD
 - Accident Only or STD can be written if LTD with other carrier
- **Immediate/Affordable Coverage**
 - Accident Only – unisex, age banded rates
- **Client is maxed out on LTD**
- **Applicant declined for Accident & Sickness Coverage**
 - Accident Only may still be offered
- **“S” Occupation Classes** – 19 previously uninsurable occupations are now eligible for Short-Term Coverage as long as Worker’s Compensation is in place



Accident Only – Sample Rates

3A Occupation Class \$3,000 Total Disability Benefit 6 Month Benefit Period 30 Day Elimination Period		2A Occupation Class \$3,000 Total Disability Benefit 6 Month Benefit Period 30 Day Elimination Period		1A Occupation Class \$3,000 Total Disability Benefit 6 Month Benefit Period 30 Day Elimination Period	
Age	Monthly Premium	Age	Monthly Premium	Age	Monthly Premium
30	\$19.18	30	\$24.30	30	\$31.97
35	\$19.18	35	\$24.30	35	\$31.97
40	\$19.18	40	\$24.30	40	\$31.97
45	\$19.18	45	\$24.30	45	\$31.97
50	\$23.40	50	\$29.65	50	\$39.01
55	\$26.37	55	\$33.40	55	\$43.94
60	\$26.37	60	\$33.40	60	\$43.94

3A Occupation Class \$3,000 Total Disability Benefit 12 Month Benefit Period 30 Day Elimination Period		2A Occupation Class \$3,000 Total Disability Benefit 12 Month Benefit Period 30 Day Elimination Period		1A Occupation Class \$3,000 Total Disability Benefit 12 Month Benefit Period 30 Day Elimination Period	
Age	Monthly Premium	Age	Monthly Premium	Age	Monthly Premium
30	\$24.92	30	\$31.56	30	\$41.53
35	\$24.92	35	\$31.56	35	\$41.53
40	\$24.92	40	\$31.56	40	\$41.53
45	\$24.92	45	\$31.56	45	\$41.53
50	\$31.56	50	\$39.98	50	\$52.61
55	\$36.19	55	\$45.84	55	\$60.32
60	\$36.19	60	\$45.84	60	\$60.32



“S” Occupation Classes

- Electrical Industry – Overhead Lines/Conduits/Tunnels
- Energy Industry – Other Employees
- Farming & Ranching – Dairy Worker
- Firefighter/EMT – Metro areas of 200,000 + population
- Healthcare – Midwife
- Healthcare – Psychiatric Nurse
- Law Enforcement – Metro areas of 200,000 + population
- Law Enforcement – Juvenile detention facility
- Law Enforcement – Parole/Probation Officer
- Law Enforcement – Prison Guard/Matron
- Marine Industry – Dockworker/Longshoreman
- Moving/Storage – Household Mover
- Railroad – Railroad Train Crew
- Railroad – Track/Section Worker
- Railroad – Yard Worker
- Service/Repair/Installation – Cable Lineman/Pole Climber
- Service/Repair/Installation – Phone Lineman/ Pole Climber
- Service/Repair/Installation – Phone Tower Service/Installation
- Warehouse Workers



Where do Short-Term Products Fit?

- Association Marketing
 - 15% discount for qualifying association members
 - 6A – 2A Occupation Classes
 - Single Occupation Association
 - Cannot be a health care association
 - 10% Association Marketing Rider
 - Additional 10% benefit at claim time if insured qualifies for Self Employed discount also
- <http://infotrac.galegroup.com/itweb/omah46468>
 - Password: Omaha



Marketing Materials

Point of Sale Brochure



Consumer Needs Brochure



Consumer Presentation





Don't forget to visit www.disabilityincomechoice.com
for more information on the DI Choice Portfolio
including free CE credits!



- For more information, please contact your local Plus Group Office:
 - Go to www.plusgroupus.com, or;
 - Call 800-831-1018