

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





**PROTECT YOUR BUSINESS —  
DEDUCT YOUR PREMIUMS**  
**That works for me**

If you're sick or injured and are unable to work, your monthly business income could drop dramatically — but your business expenses will continue.

The risk is real. A 35-year-old worker is six times more likely to become disabled than die before he or she reaches age 65.<sup>1</sup>

### **The Options are Few**

If you become disabled, what can you do?

#### *Close until you recover?*

When you close your business temporarily, you risk losing your customers — and employees — permanently. Your customers rely on your goods and services. Your employees depend on their jobs for their income. Neither can wait on your recovery indefinitely.

#### *Hire a replacement?*

Only you can determine who would best fill your shoes. But if you're disabled, you most likely won't be in a position to search for, hire or train a part-time replacement.

#### *Use some of your individual benefits to help pay business expenses?*

Possibly. But as individual, disability benefits are designed to help meet your personal financial needs if you become disabled, you may not be able to stretch those benefit dollars far enough to cover business expenses as well.

#### *Sell your business?*

This option may not be viable or profitable. An emergency liquidation sale rarely generates top dollar on your investment. And it leaves you with nothing to come back to when you recover.

<sup>1</sup>American Council of Life Insurers, 2005

*For example: Carol is a floral shop owner. Her gross monthly earnings are \$12,000, her monthly business expenses are \$8,000 and her take home pay is \$4,000. Her individual disability policy will be based on her take home pay. At 60 percent of \$4,000, she would receive a \$2,400 monthly benefit — not enough to cover even half of her monthly business expenses. And that's without taking her personal living expenses into account.*



## Be Prepared

Insuring your ability to keep your business in operation is every bit as important as insuring your life, house or car. You have assets — but the solvency of your business enables you to retain them. No matter how comprehensive your medical coverage may be, no matter how much individual disability insurance you have, it's important to make sure you'll have money available to cover monthly expenses for your business if you become disabled.

Business Operating Expense insurance from Mutual of Omaha Insurance Company provides benefits to help you cover fixed monthly business expenses if you can't work due to a covered illness or injury. Expenses like:

- Employees' salaries
- Rent
- Utilities (heat, electricity, etc.)
- Maintenance
- Taxes
- Interest (not principal) on business loans

## Tax Deductible

Business Operating Expense insurance has been designed to meet the requirements of Internal Revenue Service rulings which allow certain business professionals who are sole proprietors, partners and stockholders/employees of a business to use premiums for the policy as direct business expense for tax deduction. This is based on current tax code.

## Benefits Include

Depending on the option you choose, this coverage will pay a monthly benefit for 12 or 18 months to cover business operating expenses you incur when a covered disability prohibits you from working. Monthly benefit amounts between \$500 and \$15,000 are available, depending on underwriting requirements.

Your monthly benefit is paid at the same rate as your average monthly operating expenses (actual operating expenses in NY), but cannot exceed your monthly maximum benefit amount. If your average monthly operating expenses fall below your monthly benefit amount, your benefit will be reduced to match your expenses. Your benefit period will extend as long as you remain disabled, or until you reach your maximum benefit amount — whichever comes first.

Begin today.



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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**Please read your policy/certificate carefully.**

This is a brief description of some of the facts about your coverage. Please refer to your Summary of Coverage for more information, including exceptions, limitations and reductions of your coverage. Your policy/certificate sets forth in detail the rights and obligations of both you and Mutual of Omaha Insurance Company.

This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major

medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for this policy is 50%. This ratio is the portion of future premiums which the company expects to return as benefits when averaged over all people with this policy.

Policy Form 150BE (in ID, Form-150BE Series-10116; in TX, Form-150BE Series-9068; in OK, Form-150BE Series-8972; in OR, Form-150BE Series-13316; in NY, Form-151BE Series-12495; in PA, Form-150BE Series-10501) or state equivalent.