



SEPTEMBER 28, 2020

## Announcing a New Disability Income Product

Mutual of Omaha is pleased to announce our new disability income insurance product, Mutual Income Solutions<sup>SM</sup>, will be available on October 15, 2020. This new product features expanded occupation classes into medical professions, extended benefit periods up to age 70 and increased benefit option up to \$20,000, and much more!

Mutual of Omaha has been selling disability income insurance and protecting consumers for more than 110 years. Disability Income insurance is an important part of your clients' overall financial plan and Mutual Income Solutions includes new benefits and features that will help you provide your clients the coverage they need if they become sick or injured and are unable to work.

Here's what you need to know to start selling:

### **Sales Effective Date**

The first day to take an e-Application for Mutual Income Solutions is Thursday, October 15, 2020. To run a quote, go to [www.mutualincomesolutions.com](http://www.mutualincomesolutions.com) and click on Live Dashboard. Applications will be accepted through our e-Application/dashboard only. No paper applications will be available for Mutual Income Solutions.

### **Approved States**

Mutual Income Solutions is approved in all states, except California and New York.

### **Training & Marketing**

Effective October 1, 2020, Mutual Income Solutions marketing materials will be available for download in Forms and Materials, and available to order via your normal ordering channels.

We have a comprehensive suite of marketing tools and resources available to help boost your disability income insurance sales from prospecting to point of sale. View this [flyer](#) and watch the [overview video](#) to learn more about Mutual Income Solutions. This one-page [flyer](#) gives an overview of the marketing tools and resources you can use.

Note: Sales Professional Access (SPA) will be updated with new product information later in October.

### **Product Portfolio Changes**

As we launch Mutual income Solutions, we will also be making the following changes to the current product portfolio effective November 1, 2020:

– Discontinuing in all states except California and New York

- DI Choice Portfolio – Accident Only, Short Term Disability, Long Term Disability

-Discontinuing in ALL States

- Business Overhead Expense
- DI Choice at Work – Multi-Life (Fully Underwritten)

-Removing the 30 and 60 day elimination periods in California

Note: these changes do not include our Priority Income Protection<sup>SM</sup> product

Refer to the following [flyer](#) for transition rules.

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