



DI Sales Solutions



Two DI Products. Day One Coverage

By combining two products in Mutual of Omaha's Disability Income Choice Portfolio, you can provide your clients no-wait income protection – a feature that is unique in the industry.

With reduced elimination periods on Mutual's short-term products, your clients can receive Day One income protection. This is a great option for clients with little or no cash reserves.

By combining the Short-Term Accident Only (STAO) product with the Short-Term Accident and Sickness (STAS) or Long-Term Accident and Sickness (LTAS) products, you can extend your clients' coverage so they receive Day One benefits in case of an accident.

For example:

You can combine a STAS policy with a 90-day elimination period and a STAO policy with a 0-day elimination period to provide your client a 0-day accident/90-day sickness elimination period.

Short-Term Accident Only	Short-Term Accident and Sickness
0-day Elim. Period	90-day Elimination Period
3-month Benefit Period	6-, 12-, or 24-month Period
Day One	Day 90

OR

You can combine a LTAS policy with a 90-day elimination period and a STAO policy with a 0-day elimination period. This creates the same elimination period combination as described above, but you have different benefit period options to offer.

Short-Term Accident Only	Long-Term Accident and Sickness
0-day Elim. Period	90-day Elimination Period
3-month Benefit Period	2-, 5-, 10-year and to-age-67 Benefit Period
Day One	Day 90

Many more combinations of products are possible as long as there is no overlap in coverage.

Mutual of Omaha provides you the ability to offer product combinations for your clients with more flexibility. Creating comprehensive Day One coverage for accidents is just another way that the DI Choice Portfolio of products remain competitive in the marketplace and open more opportunities to you for sales.

**Disability Income
Choice PortfolioSM**

**THAT
WORKS
FOR ME.SM**

Elimination Period (EP)
Benefit Period (BP)