

Disability Income Choice at Work

Maximize Your Income Protection Plan



A Choice that Matters for Your **Most Important** Asset

Disability income insurance can help protect your most important asset – your income. Creighton University offers a strong benefits program that includes group disability insurance coverage.

Your organization has made an important decision to provide Long-Term Disability LTD benefits to employees, however, your income may still not be as protected as you would like under your current coverage.

Things to consider about your Group LTD Coverage:

- If benefits are paid by your employer your benefits are taxable
- Group policies may not be portable; if you leave your job you may not be able to take the coverage with you
- Oftentimes group benefits only replace a portion of your salary excluding bonus and commission
- Group benefits may be limited to lower benefit amounts, exposing a portion of your income

What's the Right Amount?

Have you considered whether you have enough protection? Will your disability income benefits be adequate for your needs?

Here's an example to consider:

- Deb's monthly salary is about \$8,000 and she is in a 30 percent tax bracket
- Her after-tax take-home pay is about \$5,600
- The monthly benefit for a 60 percent group long-term disability policy is around \$4,800 before taxes and about \$3,360 after taxes
- This leaves a difference between Deb's take-home pay and her disability income benefits of about \$2,240 per month

Note: This situation portrays what a customer could face. It does not represent an actual event.

This is used as a source of leads in the solicitation of insurance and an insurance agent may contact you. The disability income benefits provided will be individual coverage, not group coverage. Disability income policy form numbers D81M, D82M, D83M or state equivalent. Underwritten by Mutual of Omaha Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. These policies have exclusions, limitations and reductions. Products may not be available in all states. For costs and complete details of coverage, contact your licensed insurance agent. Mutual of Omaha Insurance Company is licensed nationwide.

MC35014



Filling the Gap

Mutual of Omaha Insurance Company can offer a solution to help fill the gaps in income protection plans.

- Based on our example, Deb would be able to replace an additional \$1,600 or up to 80% of her income

With our Disability Income Choice at Work portfolio of customizable products, you can make the choice to increase your coverage and help close the gap.

Make this important choice today.

Call 1-913-951-5400 or email info@theinsurancepartners.com