



Mutual of Omaha

When you work with an association, you become the trusted insurance and financial services advisor for its members. We want to give your association clients something in return for their confidence in you – **discounts and no-cost enhancements** that make our insurance and annuity products even more attractive.

A Bright Idea.

Special Rates and Benefit Enhancements
for Association Members



Product Discounts and No-Cost Enhancements

To receive these rates and benefits, participating associations must meet the requirements detailed here.

We offer discounts or no-cost enhancements to qualifying associates on five products:

An association must have bylaws and dues-paying members to qualify.

Disability Income Insurance

15 percent discount for affinity associates (10 percent in Florida, Maryland and New Jersey)

- An association made up of health care occupations is not eligible for affinity disability income insurance
- An association must be a single-occupation association with members in the 6A-2A risk classes for Disability Income Choice Portfolio



The following qualifying association members will receive an additional 10 percent benefit increase at the time of a claim (not applicable in Florida, Hawaii, Maryland, New Jersey and New York):

- Business owners meeting the income qualification of \$32,000 in each of the past two years
- National Small Business Association (NSBA) members

Long-Term Care Insurance

5 percent discount for affinity associations for Mutual Care Plus (10 percent on Mutual Care and Long-Term Care I and II)

- The association members must be able to meet suitability requirements
- The discount for associations is in addition to other long-term care product discounts
- This discount is available to a member's spouse
- Associations whose membership is made up of the following occupation types are not eligible for the discount:
 - Athletes (professional, jockey, rodeo, racing)
 - Aviation (crop dusters)
 - Chemical industries (acids, alkalis, carcinogens, explosives)
 - Construction and asbestos workers
 - Law enforcement, prison or correctional facility workers
 - Marine (diving, salvage, towing, fishing)
 - Manufacturing (warehouse, packinghouse)
 - Petroleum and gas workers (drilling, removal, off-shore)
 - Seasonal workers

Critical Illness Insurance

Includes a no-cost rider that pays \$50 per day for inpatient confinement for up to a lifetime maximum of 25 days

- This product may not be available in all states
- This no-cost rider is not available in Connecticut, Iowa, Massachusetts, Maryland, New Hampshire, New Jersey, New York, Oregon, Tennessee and Washington

Universal Life Insurance

Free disability benefit rider

The disability benefit rider waives the monthly deduction amount (cost of insurance and administrative fees) on Universal Life policies if we receive proof that the disability of the insured began while this rider was in force and has continued for at least six months.

- This no-cost rider is not available in New Jersey, New York and Pennsylvania
- In Massachusetts, this no-cost rider is available only on the AccumUL product

SPIA – Income Access Single Premium Immediate Annuity

Free guaranteed minimum death benefit rider

The guaranteed minimum death benefit rider provides the greater of any remaining premium not already received through income payments or 10 percent of the initial *nonqualified* premium.

- This no-cost rider is not available in New York

Questions about these product discounts and no-cost enhancements? For more information, please e-mail association.marketing@mutualofomaha.com.

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