



**Central States Health & Life Co. of Omaha**

Central States Health & Life Co. of Omaha (CSO) is a mutually owned insurance company specializing in the debt protection market. CSO's vision is to be the leader in debt protection products by providing innovative solutions and value to lenders, agents and policyholders.

Our mission is clear –

*CSO exists to help people enhance their lives by offering quality insurance products and services, thereby assisting people in minimizing their financial risk.*

We will continue to dedicate our very best talent and resources to fulfill this ongoing mission.

### **Premier Provider of Credit Insurance**

#### Credit Life

Credit life pays off or reduces the loan in the event of the covered borrower's death; actual benefits depend on the options selected. Options may include:

- Gross Pay Decreasing Life
- Net Pay Decreasing Life
- Truncated Net Pay Decreasing Life
- Level Life

#### Credit Disability

Credit disability pays the scheduled loan payment or a portion of it, if the covered borrower becomes totally disabled due to a covered accident or illness. Benefits are paid to the financial institution holding the loan. Options may include:

- Full Term
- Critical Period Disability

With over 75 years in the business, CSO is the leading provider of debt protection to the dealer market in the United States. We have a highly service oriented staff who will meet the important needs of your customers; personal service has become our trademark.

For further information on CSO and our products, visit our website at:



(Link to the website)