

PORTFOLIO OVERVIEW

Critical Illness Insurance, Cancer Insurance & Heart Attack/Stroke Insurance



With health care premiums rising and increases in treatment costs, you may be looking to help cover the difference between expenses and existing coverage.

The Critical AdvantageSM portfolio from Mutual of Omaha Insurance Company (Mutual of Omaha) includes three products with numerous price points and options to fit almost any situation or budget.

Three Products

- Critical Illness Insurance
- Cancer Insurance
- Heart Attack/Stroke Insurance

Simple & Direct

Upon diagnosis of a covered condition, a one-time, lump-sum payment is sent directly to you, not your health care provider. No receipts or medical bills necessary. It's money you can use to:

- Help replace lost income while you or your spouse are unable to work
- Keep up with ongoing living expenses
- Hire home health or child care services
- Travel to treatment facilities
- [Pay health insurance deductibles and copayments]

A Clear Need

Almost everyone knows someone who has been diagnosed with one of the illnesses covered under the Critical Advantage portfolio. And with the health care costs shifting in recent years, the need has never been greater. In addition, the Critical Advantage portfolio offers a number of flexible benefits and options.

- Coverage Options: Lifetime or Term (10, 15, 20 or 30 years)
- Individual, Single Parent, Family
- Face amounts: \$10,000 to \$100,000
- No reduction of benefits at any age as long as premiums are paid
- Express and simplified underwriting



Underwritten by
Mutual of Omaha Insurance Company

Portfolio Overview

Use this chart to review the features and benefits of Critical Advantage portfolio.

| Policy Features* | Critical Illness Insurance | Cancer Insurance | Heart Attack/Stroke Insurance |
|---------------------------------|---|--|---|
| Issue Ages | 18 - 64 or 18 - 54 (Term) | 18 - 89 or 18 - 54 (Term) | 18 - 89 or 18 - 54 (Term) |
| Coverage Plans | Individual, Single Parent, Family | Individual, Single Parent, Family | Individual, Single Parent, Family |
| Adult Coverage | \$10,000 to \$100,000 | \$10,000 to \$100,000 | \$10,000 to \$100,000 |
| Base Benefit | Lump-sum payment, Return of Premium benefit on death, No reduction of benefits at any age | Lump-sum payment, No reduction of benefits at any age | Lump-sum payment, No reduction of benefits at any age |
| Coverage Options | Lifetime Coverage, Term - 10, 15, 20 or 30 years | Lifetime Coverage, Term - 10, 15, 20 or 30 years | Lifetime Coverage, Term - 10, 15, 20 or 30 years |
| Covered Conditions | 100% - Internal Cancer or Malignant Melanoma, Heart Attack, Stroke, Alzheimer's Disease, Major Organ Transplant, Blindness, Paralysis, Deafness, Kidney Failure 25% - Coronary Artery Bypass Surgery, Coronary Angioplasty Surgery | 100% - Internal Cancer or Malignant Melanoma | 100% - Heart Attack & Stroke Conditions 25% - Coronary Artery Bypass Surgery, Coronary Angioplasty Surgery |
| Optional Riders* | Intensive Care Unit, Cash Value | Heart Attack & Stroke, Cash Value, Intensive Care Unit | Cancer, Intensive Care Unit, Cash Value |
| General Underwriting Guidelines | Express (benefit amounts of \$10,000 to \$50,000) Simplified (benefit amounts of \$51,000 to \$100,000) | Express (benefit amounts of \$10,000 to \$50,000) Simplified (benefit amounts of \$51,000 to \$100,000) | Express (benefit amounts of \$10,000 to \$50,000) Simplified (benefit amounts of \$51,000 to \$100,000) |

*Features and riders may not be available with all policies or approved in all states.

[Agent Photo or
Call Me Today]

[Agent/Producer Name]
 [Agent/Producer Title]
 [Agent/Producer Phone Number]
 [Agent/Producer Email Address]

Insurance is underwritten by Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175. Policy form: CP1, CP2 (or state equivalent). In CA: CP1-24777, CP2-24778; in FL: CP1-24433, CP2-24434; in ID: CP1-24341, CP2-24342; in NC: CP1-24808, CP2-24809; in OK: CP1-24310, CP2-24311; in PA: CP1-24416, CP2-24417; in TX: CP1-24286, CP2-24287; in WA: CP1-25059, CP2-25060, CP4-25061. Optional riders: Cancer, ONN3M, In TX, ONN3M-41, Heart Attack/Stroke, ONN2M, In TX, ONN2M-41, Cash Value, ONN5M, In TX, ONN5M-41, Intensive Care Unit, ONN6M, In TX, ONN6M-41. These policies have exclusions, limitations, reductions and terms under which the policy may be continued in force or discontinued. Benefits and rates may vary. For costs and further details of coverage, see your agent/producer or write to the company.

This is a limited health benefit policy.

This is a solicitation of insurance. You may be contacted by an insurance [agent/producer].

EXCLUSIONS (vary by state): We will not pay benefits for: loss that occurs while this policy is not in force; loss resulting from service in the armed forces or auxiliary units; loss caused by intentionally self-inflicted injury, while sane or insane; loss resulting from an insured person's commission or attempted commission of a felony; loss sustained while engaging in an illegal occupation; loss sustained while participating in a riot or insurrection; loss resulting from an insured person being intoxicated (as determined and defined by the laws of the jurisdiction in which the loss or cause of loss occurred; for the purposes of this exclusion, the laws governing the operation of motor vehicles while intoxicated will apply); or loss resulting from an insured person being under the influence of any controlled substance (except for narcotics given on the advice of a physician).