

CRITICAL  
ADVANTAGE<sup>SM</sup>  
PORTFOLIO

# DESIGNED WITH YOUR RECOVERY IN MIND

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



Underwritten by  
Mutual of Omaha Insurance Company



## Simple & Direct

With the diagnosis of a covered condition comes the reality of medical bills, [the cost of high deductibles,] money for living expenses, and for many, time off for treatments. The Critical Advantage<sup>SM</sup> portfolio helps you to focus on your treatment, not your finances.

### Fill the Gaps

Designed with your recovery in mind, the Critical Advantage portfolio may be a great way to supplement your existing health or disability insurance. And with three products across numerous benefit amounts, there are terms and prices for almost any situation or budget.

Should you be diagnosed with any of the conditions covered, a one-time, lump-sum payment is sent to you, not the health care provider.

### Product Options

1. Critical Illness Insurance Policy
2. Cancer Insurance Policy
3. Heart Attack/Stroke Insurance Policy

### Focus on Your Treatment, Not Your Finances

A one-time, lump-sum payment is sent directly to you to help cover out-of-pocket expenses not covered by your health insurance plan. Use the funds to cover:

- Lost income
- Ongoing living expenses; mortgage, utilities, groceries, etc.
- Home health or childcare services
- Travel to treatment facilities
- [Health insurance deductibles and copays]

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 Benefit Amount, Return of Premium (ROP) benefit on death, No reduction of benefits at any age	Lump-sum Benefit Amount, No reduction of benefits at any age	Lump-sum Benefit Amount, 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% - First-ever Coronary Artery Bypass Surgery, First-ever Coronary Angioplasty Surgery	100% - Internal Cancer or Malignant Melanoma	100% - Heart Attack & Stroke Conditions 25% - First-ever Coronary Artery Bypass Surgery, First-ever Coronary Angioplasty Surgery
Optional Riders	Cash Value, Intensive Care Unit	Heart Attack/Stroke, Cash Value, Intensive Care Unit	Cancer, Cash Value, Intensive Care Unit
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])

Policy benefits and features may not be available in all states.

## Why Mutual of Omaha

Over 50 years of Mutual of Omaha's Wild Kingdom taught us that the animal kingdom and the human kingdom have something in common ... an instinct to protect what matters most. Through insurance and financial products, we help people protect their lives, protect their families, protect their kingdoms.

[MutualofOmaha.com](http://MutualofOmaha.com)



Insurance is underwritten by Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175. Policy form: CP1, CP2, CP4 (or state equivalent). In CA: CP1-24777, CP2-24778, CP4-24780; in FL: CP1-24433, CP2-24434, CP4-24436; in ID: CP1-24341, CP2-24342, CP4-24344; in NC: CP1-24808, CP2-24809, CP4-24811; in OK: CP1-24310, CP2-24311, CP4-24313; in PA: CP1-24416, CP2-24417, CP4-24419; in TX: CP1-24286, CP2-24287, CP4-24289; 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).