

## › Designed with your recovery in mind

### CRITICAL ADVANTAGE<sup>SM</sup> PORTFOLIO

With health care premiums rising and increases in treatment costs, many of your clients will be looking to help cover the difference between expenses and existing coverage.

The Critical Advantage portfolio includes three options with numerous price points and options to fit almost any situation or budget.

#### THREE PRODUCTS

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

#### SIMPLE & DIRECT

Upon diagnosis of a covered condition, a check is sent to the policyholder, not the health care provider. No receipts or medical bills necessary. Payment is to them, to use any way they choose. Examples include:

- › Replacing lost income while the client is off work
- › Keeping up with ongoing living expenses
- › Paying health insurance deductibles and copayments
- › Hiring home health care or child care services
- › Traveling to treatment facilities

#### 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. So, most people will quickly see the value of these policies.

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
- › Simplified Underwriting



**Portfolio Overview | Use this chart to review the features and benefits of Critical Advantage portfolio.**

<b>Policy Features</b>	<b>Critical Illness Insurance</b>	<b>Cancer Insurance</b>	<b>Heart Attack &amp; Stroke Insurance</b>
<b>Issue Ages</b>	18 – 64 or 18 – 54 (Term)	18 – 89 or 18 – 54 (Term)	18 – 89 or 18 – 54 (Term)
<b>Coverage Plans</b>	Individual, Single Parent, Family	Individual, Single Parent, Family	Individual, Single Parent, Family
<b>Adult Coverage</b>	\$10,000 to \$100,000	\$10,000 to \$100,000	\$10,000 to \$100,000
<b>Base Benefit</b>	Lump-sum payment Return of Premium upon Death	Lump-sum payment	Lump-sum payment
<b>Coverage Options</b>	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
<b>Covered Conditions</b>	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
<b>Optional Riders</b>	Intensive Care Unit Cash Value	Heart Attack & Stroke Cash Value Intensive Care Unit	Cancer Intensive Care Unit Cash Value
<b>General Underwriting Guidelines</b>	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.

### WHAT THIS MEANS FOR YOU

The Critical Advantage portfolio is a great addition to your already existing book of business. It meshes perfectly with Mutual of Omaha’s Medicare supplement, long-term care, disability income of life insurance products so it provides you a perfect opportunity to get supplemental income.