

Portfolio Overview

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



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 AdvantageSM Portfolio 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 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
- No Reduction of Benefits at any age
- Express and Simplified Underwriting

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 upon 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, Alz- heimer's Disease, Major Organ Transplant, Blind- ness, 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.

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 or life insurance products as a way to offer clients supplemental income.