

Critical AdvantageSM Portfolio

Designed With Your Recovery in Mind

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



The products in the Critical AdvantageSM Portfolio give you a lump-sum payment if you are diagnosed with a covered condition. You can use this money to pay for any out-of-pocket expense, like replacing lost income, paying deductibles, and travel to receive treatment.

Our Critical Advantage Portfolio offers:

- Flexible benefit amounts ranging from 10,000 to \$100,000
- Coverage for individual(s), individual plus child(ren) or family
- No reduction of benefits at any age
- Competitive rates
- Simple underwriting - you get coverage fast
- Built-in Return of Premium on Critical Illness policy



Underwritten by
Mutual of Omaha Insurance Company

3300 Mutual of Omaha Plaza
Omaha Nebraska 68175

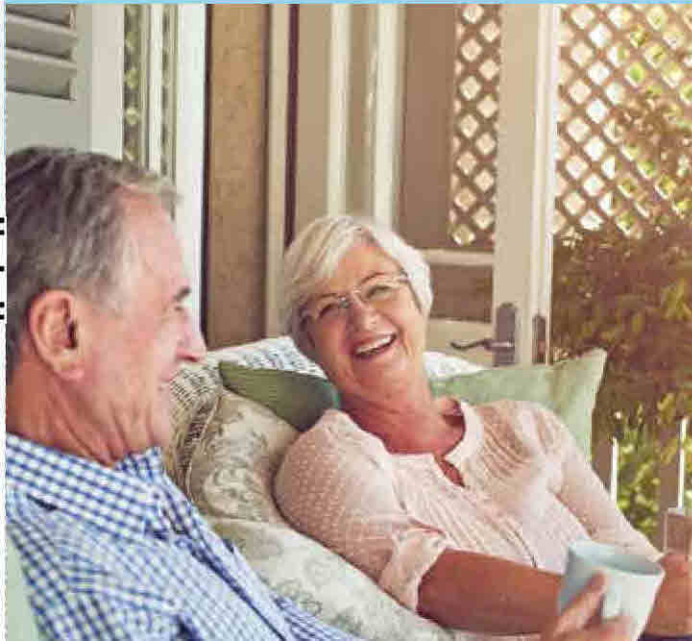
Insurance is underwritten by Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175. Policy form: CP1, CP2, CP4 (or state equivalent). In CA: CP1-2477, CP2-24778, CP4-24780, In FL: CP1-24433, CP2-24434, CP4-24436, In ID: CP1-24341, CP2-24342, CP4-24344, in NC: CP1-24808, CP2-24809, 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: CP1-24319, CP2-24320 CP4-24322.

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.

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Simple & Direct

With the diagnosis of a covered condition comes the reality of medical bills, time off for treatments, monies for living expenses, and for many, the cost of high deductibles. The Critical Advantage Portfolio helps you to focus on your treatment, not your finances.



ARE YOU READY?

With health care costs increasing and people often seeing higher deductibles and other unexpected out-of-pocket expenses, the need to find other options that may fill the gaps is more important than ever.

Designed with your recovery in mind, the products in the Critical Advantage Portfolio from Mutual of Omaha Insurance Company (Mutual of Omaha), may be a streamlined accompaniment to 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.

The Critical Advantage Portfolio includes Critical Illness insurance, Cancer insurance & Heart Attack/Stroke insurance, and they are designed to help you focus on your treatment, not finances.

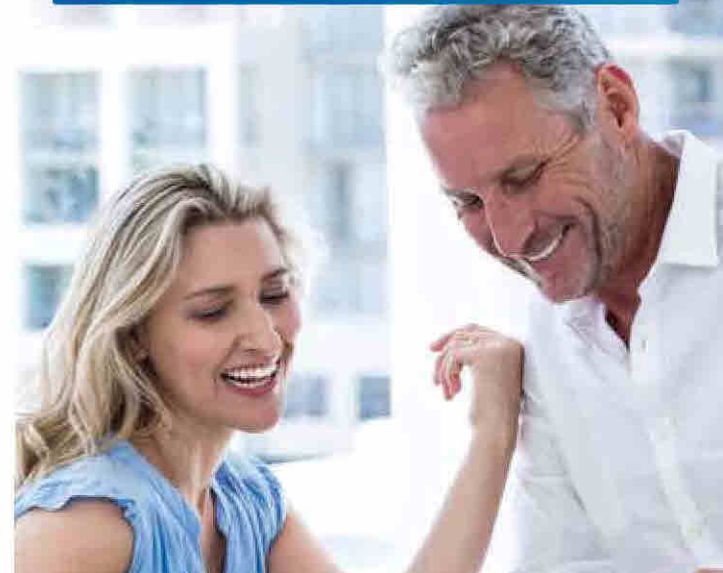


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Mutual of Omaha Insurance Company

Critical AdvantageSM Portfolio

Designed with Your Recovery in Mind

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



Focus on what's important – *getting well.*



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DIRECT PAYMENT TO YOU, FOR WHATEVER YOU NEED.

If something happens to you or a member of your family, your health insurance will help pay doctor and hospital bills. A policy from the Critical Advantage Portfolio of products will cover any out-of-pocket expense that can come from a covered diagnosis.

- 1 *Replacing lost income while you or a family member is off work*
- 2 *Keeping up with ongoing living expenses*
- 3 *Paying health insurance deductibles and copayments*
- 4 *Hiring home health care or child care services*
- 5 *Traveling to treatment facilities*

Should you be diagnosed with any of the conditions covered, a check is sent to you, not the health care provider. No receipts or medical bills necessary.

WHAT'S COVERED?

Critical Illness Insurance

Internal Cancer or Malignant Melanoma, Heart Attack, Stroke, Alzheimer's Disease, Major Organ Transplant, Blindness, Paralysis, Deafness, Kidney Failure, First-ever Coronary Artery Bypass Surgery, First-ever Coronary Angioplasty

Cancer Insurance

Internal Cancer or Malignant Melanoma

Heart Attack & Stroke Insurance

Heart Attack, Stroke, First-ever Coronary Artery Bypass Surgery, First-ever Coronary Angioplasty

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This is a limited health benefit policy.

In New York, these policies provide disability income insurance only. They do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The expected benefit ratio for policy form numbers CP1-24412, CP2-24413, CP4-24415 is 60%. The ratio is the portion of future premiums, which the company expects to return as benefits when averaged over all people with these policies.

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