

Peace of Mind with Return of Premium

Critical Illness Insurance



Built-in Return of Premium

A Critical Illness Insurance policy from Mutual of Omaha Insurance Company, (Mutual of Omaha), has a built-in Return of Premium option upon death. If you pass away while your policy is in force, you'll receive a lump-sum return of premium to your designated beneficiary. The amount they receive will be 100% of all premiums you paid for your policy and attached riders, minus any benefit we paid under your policy and attached optional riders.

What You Need to Know

If something happens to you or a member of your family, your health insurance will help pay doctor and hospital bills. The lump-sum payment you receive from a Critical Illness Insurance policy can be used to pay any out-of-pocket expense not covered by insurance – things like child care, time away from work or specialized treatment. The built-in return of premium benefit can provide you that extra layer of security and the confidence in knowing you made a smart financial decision. This benefit does not terminate at any age and comes at no additional charge.

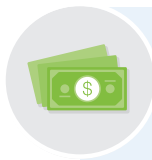
Here's how it works



If your client, **age 40** buys an individual Critical Illness insurance policy with a lifetime benefit and a **\$30,000** benefit amount



The client pays the annual premium of **\$714.30**



The client has owned the policy for **8 years** and has never filed a claim. If the client passes away unexpectedly, the beneficiary would receive the total amount paid of **\$5,714.40** in return of premium.

What It Covers*

- Internal Cancer or Malignant Melanoma
- Heart Attack
- Alzheimer's Disease
- Blindness
- Deafness
- Coronary artery (25%)
- Stroke
- Major Organ Transplant
- Paralysis
- Kidney Failure
- Coronary angioplasty surgery bypass surgery (25%)

*A Critical Illness policy is designed to provide benefits for cancer, heart attack, stroke, Alzheimer's disease, blindness, deafness, kidney failure, major organ transplant surgery, paralysis or the performance of coronary angioplasty surgery or coronary artery bypass surgery. Coverage is not provided for other diseases or accidents. Covered condition vary by state.

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: CP1-24319, 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.

[EXCLUSIONS We will not pay benefits for: loss that occurs while this policy is not in force; 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 narcotic (except for narcotics given on the advice of a physician).]

This is a limited health benefit policy.

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