

# PEACE OF MIND WITH RETURN OF PREMIUM

## Critical Illness Insurance

Critical illness insurance possesses broad appeal for a variety of reasons.

### The Need

Considering that critical illness insurance covers a number of serious conditions and offers direct payment to policyholders that can be used for everything from gap coverage to travel expenses, it has a little something for almost everyone.

### Today's Reality

When you buy any insurance policy, there's no way to know for certain whether or not you'll use it. This is a valid concern – although the covered conditions impact millions of Americans per year, there's no guarantee you'll be affected.

### The Solution

Our Critical Illness Insurance policy includes a built-in return of premium rider. That's like a money-back guarantee. If you pass away while your policy is in force, you'll receive a lump-sum Return of Premium to your designated beneficiary. They will receive all premiums you paid, minus any benefits you've received under your policy.

This benefit does not terminate at any age and comes at no additional cost. This built-in return of premium provides you that extra layer of security and the confidence you made a smart financial decision.

### What It Covers\*



- Internal Cancer or Malignant Melanoma
- Alzheimer's Disease
- Blindness
- Deafness



- Stroke
- Paralysis
- Major Organ Transplant
- Kidney Failure



- Heart Attack
- Coronary Artery Bypass Surgery (25%)
- Coronary Angioplasty 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.

## Here's How It Works for a Hypothetical Customer



A male, age [40], buys an individual Critical Illness Insurance policy with a lifetime benefit and a [\$30,000] benefit amount.



He pays the annual premium of [\$714.30].



The customer has owned the policy for [8 years] and has never filed a claim. If he passes away unexpectedly, the beneficiary would receive the total premium paid of [\$5,714.40].

## Additional Benefits

- 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
- A+ rated carrier\*\*
- Competitive rates

\*\*We have consistently earned high marks from rating agencies such as A.M. Best and S&P Global. Ratings only refer to the overall financial status of the company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company. The ratings apply to Mutual of Omaha Insurance Company, United of Omaha Life Insurance Company, and Companion Life Insurance Company. Ratings as of July 2023. These independent agency ratings are based on an analysis of financial results and an evaluation of management objectives and strategies. The ratings do not pertain to investment products or advisory services sold by the representatives with Mutual of Omaha Investor Services, Inc., as these products fluctuate with market conditions. The ratings do not indicate approval by the analysts and are subject to change.

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. 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:** 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).]