

# Why Medicare Clients Need Cancer Insurance

## Critical Advantage<sup>SM</sup> Overview



For producer use only. Not for use with general public.



# We Cut Prices by 20%

Clients save more. You sell more.

# Critical Advantage Portfolio



Critical  
Illness



Cancer



Heart  
Attack &  
Stroke

# Critical Illness

- Issue ages: 18-64, 18-54 (Term)
- Coverages: Individual, Single Parent, Family
- Benefit Amt: \$10,000 to \$100,000
- Basic Benefits: Lump benefit amount & Return of Premium (ROP) benefit on death
- Coverage options:
  - Lifetime coverage
  - Term- 10, 15, 20 or 30 years

# Critical Illness Covered Conditions

- Covered 100%
  - Internal cancer or Malignant Melanoma, Heart Attack, Stroke, Alzheimer's Disease, Major Organ Transplant, blindness, paralysis, deafness, kidney failure
- Covered 25%
  - Coronary Artery
  - Bypass Surgery
  - Coronary Angioplasty Surgery
- Optional Riders (added cost)
  - Cash Value
  - Intensive Care Unit

\*Policy benefits and features may not be available in all states

## Cancer & Heart Attack/Stroke

- Issue ages: 18-**89**, 18-54 (Term)
- Coverages: Individual, Single Parent, Family
- Benefit Amt: \$10,000 to \$100,000
- Basic Benefits: Lump benefit amount
- Coverage options:
  - Lifetime coverage
  - Term- 10, 15, 20 or 30 years

# Cancer & Heart Attack/Stroke

- Express Underwriting
  - \$10,000-50,000
  - Yes/No knock-out questions
- Simplified Underwriting
  - \$51,000-100,000
  - Yes/No knock-out questions

with addition of MIB, Pharm inquiry and random telephone interview



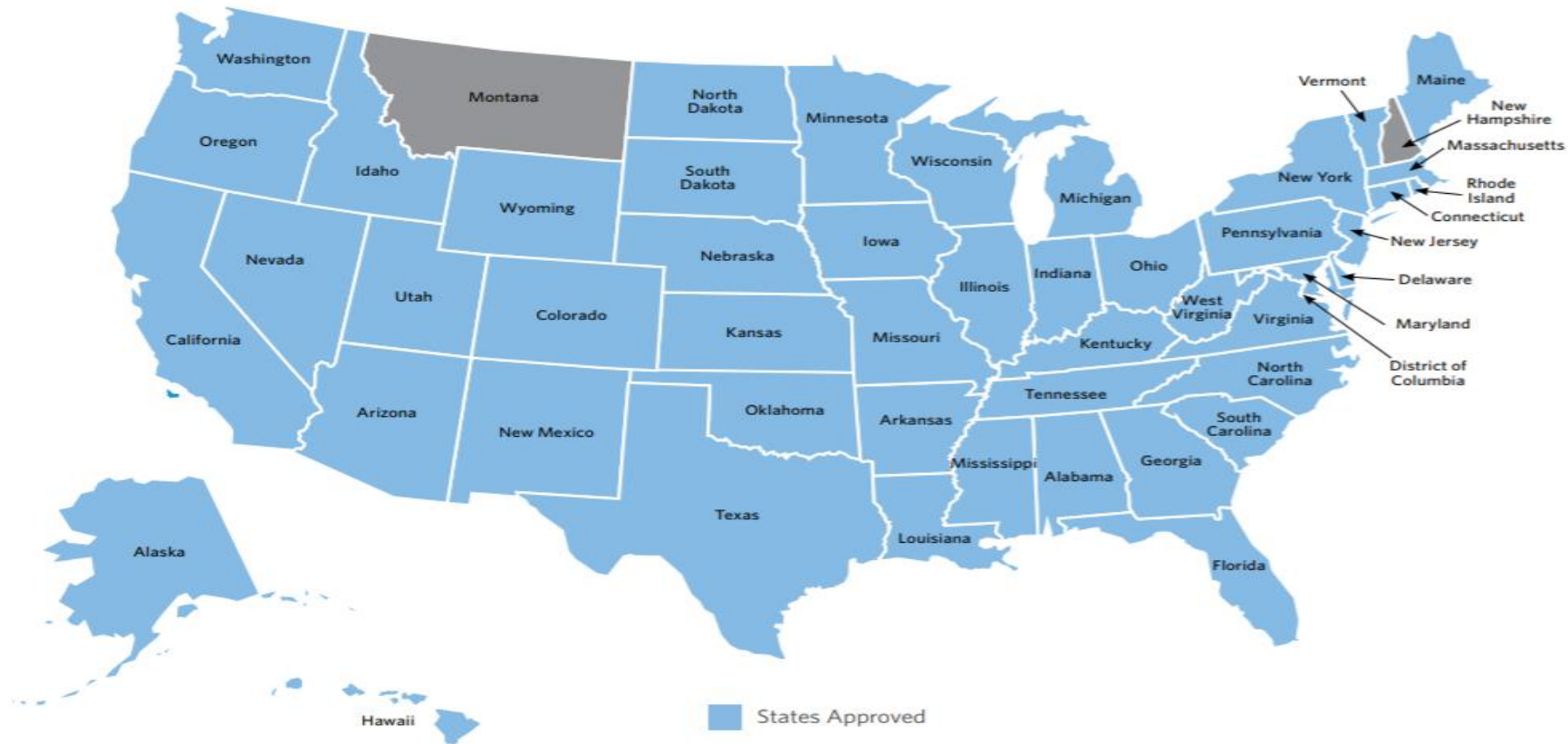
# Product Advantages

- Competitive compensation
- Renewability
  - ✓ Guaranteed Renewable for Life or Term period
  - ✓ No reduction in base benefits at ANY age
- e-Application & Paper application
- No policy fee
- Payroll Deduction / List bill available



# Critical Advantage<sup>SM</sup>

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



For producer use only. Not for use with the general public.

Ask this simple question...

“Who has your cancer policy?”

Or

“Now, just make sure you don’t cancel  
your cancer policy..”

# *Here's the Scoop!*

Try our Critical Advantage<sup>SM</sup> portfolio this summer  
and we'll treat you to something cool!

**JULY 1 THROUGH AUGUST 31**



## Here's How It Works

### Eligibility:

- Producers who are currently contracted and actively representing Mutual of Omaha at the time of the payout are eligible to participate.
- Special agents and licensed only agents are excluded.
- Producers must be licensed in order for compensation to be paid.

### Minimum Requirements:

- Applications must be a minimum of \$400 ANBP.
- A minimum of 80% placement for applications and a four month persistency of 88% for all issued applications must be met to receive a payout.
  - Placement and persistency is based on a 12 month average.

## It Won't Last Long

Applications must be submitted and placed between July 1 and August 31, 2020. Awards will be paid after October 15, 2020.

## Here's What You Can Earn

\$150

Paid for 2-4  
apps issued

\$200

Paid for 5-7  
apps issued

\$250

Paid for 8-10  
apps issued

\$500

Paid for 11+  
apps issued

# > Priority Income Protection<sup>SM</sup>

No Hassle Disability Insurance.

e-App • Quick Issue • Simple, Affordable Protection.



A word cloud of financial terms. The words are arranged in a roughly circular pattern, with 'Mortgage' being the largest and most central. Other prominent words include 'CarPayment', 'GroceryBill', 'Rent', and 'CreditCard'. Smaller words like 'Insurance', 'HealthCare', 'CellPhone', and 'Gas' are also visible.

CarPayment  
Insurance  
GroceryBill  
CellPhone  
Gas  
Mortgage  
HealthCare  
CreditCard  
Rent

# Understand the need

What do you think your chances are of becoming disabled for 90 days or longer at least once prior to age 65?

**1 in 3**

The average length of a disability which lasts over 90 days is?

**2.9 years**

# Product Description

- A simple to understand and purchase product that has short-term disability income benefits that pays those benefits for off-the-job accident or sickness.



# Product Description

- Off-the-job coverage
- Benefit Amounts: \$300 - \$4,000 a month
  - Up to 70% of gross income
- Benefit Period: 12, 24, or 36 months
- Elimination Period: 30 days accident / 90 days sickness
- Issue Ages: 18-61
- Premium Structure: Tobacco & Nontobacco unisex rates

# Product Description

- “Knock out” underwriting questions
- Pharmacy check
- Height / Weight Chart
- Random Telephone Interviews
- Standard / Decline (NO EXCLUSIONS)
- Application (in good order) should be processed in only a few days

# Sales Idea

- Mortgage protection with the Priority Income Protection product



# Consider your disability income sources

- Savings
- Borrowing
- Group long-term disability insurance
- Social Security
- Workers' Compensation
- Individual Disability Income Insurance

A woman with short brown hair, wearing a white t-shirt and a grey scarf, is sitting at a table and holding a white coffee cup. She is looking towards a man with curly dark hair and a beard, wearing a blue denim shirt. She has her right hand raised in a questioning gesture. The man is also looking at her with his hands open on the table. A blue speech bubble is positioned between them, containing the text "What is your greatest asset?".

**“What is your  
greatest asset?”**

# Sales Team



**Kyle Gardner**

- DI/CI Sales Director
- (402) 369-0978 (cell)
- [kyle.gardner@mutualofomaha.com](mailto:kyle.gardner@mutualofomaha.com)



## Sales Support – (800) 693-6083

Hours: 7:30-5:30 p.m. CST

- Product questions and producer website help
- Proposal software quotes
- Order marketing materials
- Gateway to any department within the company



## Underwriting – (844) 822-0265

Hours: 8:00-4:30 p.m. CST

- Email: [health.express@mutualofomaha.com](mailto:health.express@mutualofomaha.com)
- Case Status
- Field underwriting
- Any other underwriting question



## Licensing– (800) 867-6873

Hours: 8:00-4:30 p.m. CST

- Contracts
- Appointments
- Any other licensing questions