

Critical Illness Insurance SALES KIT



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> Sales Ideas

TIPS FOR SELLING CANCER & HEART ATTACK/STROKE INSURANCE

Due to a “perfect storm” of rising health care premiums and increases in treatment costs, many of your clients will be looking for a solution to help fill the gap between coverage and out-of-pocket expenses. And as the nation ages, the chances of clients suffering from cancer or heart disease increases.

THE NEED

Nearly everyone knows someone who has been affected by cancer or heart disease. Unfortunately, many believe that their health care coverage is adequate to cover all the expenses associated with these conditions. As costs and deductibles rise, clients are feeling the pinch more and more.

CANCER

Nearly 1.7 million new cases of cancer will be diagnosed in 2016¹ and with medical advances, more and more people survive this disease. Between 1975 – 2013, the five-year survival rate for cancer increased nearly 20 percent.²

HEART DISEASE

Heart disease remains one of the most prevalent afflictions in the U.S. affecting 27.6 million Americans.³ About half of Americans have at least one of the three key risk factors in heart disease: high blood pressure, high cholesterol and smoking.⁴

COSTS

- > Health care coverage deductibles have increased 67 percent since 2010⁵
- > Between 2009 – 2013 out-of-pocket costs for health grew 6.5 percent⁶
- > The average annual cost of treatment for cancer patients rose 19 percent to \$58,097 in 2014⁷

WHO TO PROSPECT

- > Clients in need of high deductible filler
- > Small business owners
- > Age 50+

SOLUTION

- > Cancer & Heart Attack/Stroke policies fit in well with other products and protect income for a variety of expenses
- > Discuss options for covering out-of-pocket expenses: savings, assets or insurance coverage. Mutual of Omaha's Cancer & Heart Attack/Stroke policies offer policies up to \$100,000 with limited underwriting
- > With advances in medical treatment, people are surviving cancer and heart disease more frequently. Additionally, as we get older, the likelihood of experiencing one of the covered conditions increases
- > With a conversion option from term to lifetime coverage, clients can have the best of both worlds
- > With a variety of price points and options, there are numerous ways to provide clients the coverage they need

¹ <https://www.cancer.gov/about-cancer/understanding/statistics> | ² <https://seer.cancer.gov/statfacts/html/all.html>

³ <http://www.cdc.gov/nchs/fastats/heart-disease.htm> | ⁴ <http://www.cdc.gov/heartdisease/facts.htm>

⁵ <http://kff.org/report-section/ehbs-2015-summary-of-findings/>

⁶ <https://www.bloomberg.com/news/articles/2016-06-27/even-with-private-insurance-out-of-pocket-costs-for-hospital-visits-shot-up-37>

⁷ <http://www.imshealth.com/en/about-us/news/ims-health-study-global-market-for-cancer-treatments-grows-to-107-billion-in-2015-fueled-by-record-level-of-innovation>

› Sales Ideas

TIPS FOR SELLING CANCER & HEART ATTACK/STROKE INSURANCE TO MED SUPP CLIENTS

Your clients have worked hard their entire lives. And they're ready to enjoy retirement. But, as people reach the age of 65 their risk for cancer and heart disease increases. Additionally, the costs associated with addressing these conditions can drain retirement or savings quickly.

THE NEED

Nearly everyone knows someone who has been affected by cancer or heart disease. Unfortunately, many believe that their existing coverage is adequate to cover all the expenses associated with these conditions. As costs and deductibles rise, seniors are feeling the pinch more and more.

TODAY'S REALITY

- › Among seniors 65 and older, just 37 percent claim to have \$1,000 available in savings¹
- › The average healthy 65-year-old couple retiring in 2016 should expect to spend \$377,000 on health care expenses over the course of their retirement²
- › The average annual cost of treatment for cancer patients rose 19 percent to \$58,097 in 2014³

SOLUTION

- › Discuss options for covering out-of-pocket expenses: savings, assets or insurance coverage. Mutual of Omaha's Cancer & Heart Attack/Stroke policies offer policies up to \$100,000 with limited underwriting
- › Living comes with a price tag. With advances in medical treatment, people are surviving cancer and heart disease more frequently



- › Cancer & Heart Attack/Stroke policies fit in well with other products and protect income for a variety of expenses, from deductibles to prescription drug to travel or time off from work expenses
- › With a variety of price points and options, there are numerous ways to provide clients the coverage they need

¹ http://host.madison.com/business/investment/markets-and-stocks/retired-you-still-need-an-emergency-fund/article_60a34e21-05a9-5c1d-8e1d-c552bf5b136a.html

² <http://www.usatoday.com/story/money/personalfinance/2016/12/02/could-you-live-on-16000-a-year-heres-why-you-might-have-to/94163130/>

³ <http://www.imshealth.com/en/about-us/news/ims-health-study-global-market-for-cancer-treatments-grows-to-107-billion-in-2015-fueled-by-record-level-of-innovation>

› Sales Ideas

TIPS FOR SELLING CRITICAL ILLNESS INSURANCE

A Critical Illness policy is a complete supplemental health policy. Covering 11 serious diagnoses* and offering direct payment to policyholders, it can be an ideal solution for many.

THE NEED

Critical Illness Insurance possesses broad appeal for a variety of reasons. Considering that it covers a number of conditions that are widely known 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

Clients are often cost-conscious and there's no way to know for certain whether or not they'll use the policy. This is a valid concern – although the covered conditions affect millions of Americans per year, there's no guarantee your client will be one of them.

So if you have clients who don't want to pay premiums for something they may never use, a built-in return of premium can help ease their concerns.

THE SOLUTION

All Critical Illness policies carry return of premium rider built-in. That's like a money-back guarantee. Premiums they've paid minus any policy benefits they've received will be refunded to a beneficiary upon their death. Additionally, there's no reduction of benefits at age 65. They get the coverage they want with the peace of mind they need

SALES TIP | EASE THE CONCERN

In addition to the built-in Return of Premium, remind clients of the uses of the direct payment:

- › 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

* Conditions can vary by state.



LEARN MORE!

- › You'll find details about Mutual of Omaha's Critical Illness Insurance on Sales Professional Access
- › Go to mutualofomaha.com/sales-professionals for more

> Cancer & Heart Attack/Stroke Insurance

DESIGNED WITH YOUR CLIENT'S RECOVERY IN MIND

Critical AdvantageSM Portfolio – With health care premiums rising and increases in treatment costs, many clients will be looking to fill the gap between coverage and out-of-pocket expenses. Cancer & Heart Attack/Stroke Insurance pays a lump-sum benefit of diagnosis, providing your clients security in their time of need.

Mutual of Omaha's Cancer, Heart Attack/Stroke insurance is a perfect option for clients looking to "fill the gaps."

MARKET NEED

In addition to the shifting cost landscape, almost everyone knows someone who has been diagnosed with cancer or heart disease. So along with concerns over coverage and costs, most clients will quickly see the value of these policies.

The Cancer and Heart Attack/Stroke policies offer a number of consumer-friendly benefits and options.

HOW TO POSITION

By providing direct lump-sum benefits to the policyholder, Cancer and Heart Attack/Stroke insurance policies are very simple. Moreover, you can offer a streamlined application experience to your clients for policies up to \$100,000. This means that policies are issued in days so you can get paid quickly.

CANCER & HEART ATTACK/STROKE INSURANCE

POLICY TYPES Cancer Heart Attack/ Stroke	
Issue Ages	18 – 89
Coverage Plans	Individual, Single Parent, Family
Benefit Amounts	\$10,000 to \$100,000
Basic Benefits	Lump-Sum Payment
Coverage Options	<ul style="list-style-type: none"> • Lifetime Coverage • Term Coverage – 10,15, 20 or 30 years
Underwriting Guidelines	<ul style="list-style-type: none"> • Express (benefit amounts of \$10,000 to \$50,000) • Simplified (benefit amounts of \$51,000 to \$100,000)
Covered Conditions	<ul style="list-style-type: none"> • Cancer – Internal Cancer or Malignant Melanoma – 100% • Heart Attack & Stroke Conditions – 100% <ul style="list-style-type: none"> - Coronary Artery Bypass Surgery, Coronary Angioplasty – 25%
Optional Riders (Additional Premium Applies)	<ul style="list-style-type: none"> • Cancer • Heart Attack/Stroke • Cash Value • Intensive Care Unit

Features and riders may not be available with all policies or approved in all states.

› Designed with your recovery in mind

CRITICAL ADVANTAGESM PORTFOLIO

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 Advantage portfolio includes three options with numerous price points and options to fit almost any situation or budget.

THREE PRODUCTS

- › Critical Illness
- › 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
- › 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	Lump-sum payment	Lump-sum payment
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, Alzheimer’s Disease, Major Organ Transplant, Blindness, 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 of life insurance products so it provides you a perfect opportunity to get supplemental income.

There are several factors to consider before deciding whether acceleration is right for you:

- Acceleration will reduce (or eliminate) the Insured Person's base life insurance benefit and policy values, if any. Depending on the amount you accelerate, this means there will be less (or no) benefit paid when the Insured dies.
- When filing a claim for Qualifying Critical Illness or Qualifying Chronic Illness, the claimant must provide to the Company a completed claim form which must be received at its Home Office within the time frame specified in the Rider.
- If you are eligible, you will be offered the opportunity, when you receive your benefit election form, to purchase coverage to replace the amount accelerated. However, the costs of that coverage may be significantly higher.
- Coverage under the Rider terminates on the date coverage under the policy or any covered riders terminates. We encourage you to read your policy and advise you to consider your options carefully before ever letting your policy lapse for any reason, including the non-payment of premium, especially while an ABR claim is pending.
- The SelectChoice Accelerated Benefit Rider allows the Owner to receive a portion of the insured's life insurance benefit during the insured's lifetime as either a defined or flexible benefit.
- The Defined Accelerated Benefit (DAB) is an optional benefit which provides for payment of a predetermined portion of the applicable life insurance benefit upon the occurrence of a Qualifying Event.
- The Flexible Accelerated Benefit (FAB) provides for acceleration of all or a portion of the remaining life insurance benefit that may be accelerated after any DAB is paid. Any portion of the life insurance benefit that is elected to be accelerated as a FAB is subject to an actuarial discount, administrative charge, and payment of any unpaid but due policy premiums and will always be less than the portion of the base life insurance benefit accelerated. The amount offered as a FAB is determined by the company after a claim is submitted and, when accepted, is payable to the Owner as a lump sum.
- If a benefit under an Accelerated Benefit Rider is payable, the Company will provide the Owner with one (1) opportunity to elect a Flexible Accelerated Benefit under a Policy. The Owner must complete an election form and return it to the Company within 60 days of receipt of the election form. The Company will not provide a later opportunity to elect a Flexible Accelerated Benefit under a Policy as to the same Qualifying Critical Illness or Qualifying Chronic Illness.
- Benefits payable under an accelerated benefit rider may be taxable. If so, you may incur a tax obligation. Neither American General Life Insurance Company (AGL) nor any

agent representing it is authorized to give legal or tax advice. Please consult a qualified legal or tax advisor regarding questions concerning the information and concepts contained in this material.

- We will send you an IRS Form 1099-LTC if you choose to receive an accelerated death benefit on account of a Chronic Illness or Terminal Illness or an IRS Form 1099-R if you choose to receive an accelerated death benefit on account of a Critical Illness.
- The sum that will be included in Box 2 (Accelerated death benefits paid) of IRS Form 1099-LTC or in Box 1 (Gross distribution) of IRS Form 1099-R will be the actual sum you received by check or otherwise minus any refund of premium and/or loan interest included with our benefit payment plus any unpaid but due policy premium, if applicable, and/or pro rata amount of any loan balance.

Please note: The life insurance offered with a SelectChoice Accelerated Benefit Rider is not stand-alone long term care insurance, disability income insurance, or other insurance designed to cover specific costs associated with an illness or condition. Receiving benefits under the rider will reduce the amounts available for future acceleration under it and any other Accelerated Benefit Rider attached to the policy. It will also reduce the base life insurance benefit and the funds available to supplement retirement or other needs. In some cases, such reductions can result in policy termination. Any benefits paid under the rider may be less than what is needed to cover all of the costs associated with an illness or condition.

We offer a stand alone critical illness policy that provides separate benefits without affecting your life insurance. Your agent can provide you with details.

www.qualityoflifeinsurance.com

Policies issued by: American General Life Insurance Company (AGL), 2727-A Allen Parkway, Houston, Texas 77019. ©2014. All rights reserved. Not all riders available in all States; riders may vary by State. For Policy Forms AGLA05AHO, AGLA04174 and AGLA01162 and riders AGLA05AHA, AGLA05AHB, AGLA05AHC, AGLA05AHG, AGLA05AHP, AGLA04CRIR, AGLA04TIR, AGLA04CHIR, AGLA AB2 and State variations. This policy has exclusions and limitations. For costs and complete details, contact the company. The underwriting risks, financial and contractual obligations and support functions associated with products issued by American General Life Insurance Company are its responsibility. American General Life Insurance Company does not solicit business in the state of New York. AGL is a member of American International Group Inc., (AIG). AIG does not underwrite any policy described herein.

8532-ABR-SCH REV0114

Quality of Life...Insurance®

Your Money. Your Insurance. Your Choice.



SelectChoice Accelerated Benefit Rider

Living Benefits
From Life Insurance



SelectChoice Accelerated Benefit Rider

Even with the best plans, sometimes the unexpected can happen—such as a serious illness or condition.

The costs associated with treatment, as well as possible income lost if you are unable to work, can threaten your quality of life.

Quality of Life...Insurance®
is designed to let you use
your life insurance benefits
when you need them most.

It can help to pay for the costs of treatment for qualifying illnesses or conditions—or any other expenses.

It does this by including, for no additional premium, a valuable rider that allows you to access your base life insurance benefit while you are alive if you have a qualifying illness or condition.



The maximum amount of life insurance benefit that may be accelerated is subject to the Maximum Elected Death Benefit, which is the lesser of the current life insurance benefit or a lifetime maximum amount of \$1,500,000.

The following are Qualifying Events under the SelectChoice Accelerated Benefit Rider:



Critical Illness

The following qualifying critical illnesses or conditions are defined in the rider:

- Major Heart Attack
- Coronary Artery Bypass
- Stroke
- Invasive Cancer
- Blood Cancers: Leukemia, Lymphoma and Multiple Myeloma
- Major Organ Transplant
- End Stage Renal Failure
- Paralysis
- Coma
- Severe Burn

Benefit eligibility is subject to limitations and/or Waiting Period, Elimination Period and exclusion requirements. Please read the rider carefully for a complete definition of benefits and the conditions.

Chronic Illness

This rider allows the owner to accelerate some or all of the Insured Person's base life insurance benefit in the event the insured is diagnosed with a chronic illness or condition. A qualifying illness is an illness or physical condition that was initially certified by a licensed health care practitioner within the past 12 months and affects the insured person as described in the rider so that he or she:

- Is unable to perform at least two Activities of Daily Living (ADLs); or
- Requires substantial supervision by another person to protect the insured person from threats to health and safety due to severe cognitive impairment.

Activities of Daily Living:

- Bathing
- Dressing
- Toileting
- Transferring
- Continence
- Eating

Terminal Illness

A qualifying terminal illness is an illness or physical condition that is diagnosed and certified by a physician to be reasonably expected to result in the insured's death within 24* months from the date of certification.

* 12 months in Florida



Critical Illness insurance underwritten by:
MUTUAL OF OMAHA INSURANCE COMPANY
Mutual of Omaha Plaza
Omaha, Nebraska 68175
800-775-6000
mutualofomaha.com



PLEASE READ YOUR POLICY/CERTIFICATE CAREFULLY

This is a brief description of some of the facts about your coverage. For complete benefits, exceptions and limitations see the policy/certificate and summary or outline of coverage. For costs and complete details of coverage, call or write your insurance agent.* Your policy/certificate sets forth in detail the rights and obligations of both you and Mutual of Omaha Insurance Company.

Policy/Certificate Form CI/CI1/CCI/CCI1 or state equivalent. (In ID, CI-20145 and CI-20146; in NC, CI-19793/CI1-19794; in OR, CI-19913/CI1-19914; in PA, CCI-19936/CCI1-19937; in WA, CI-22113/CI1-22114.)
Rider Forms 0HA2M, 0HA5M and 0HA6M or state equivalent.

* In WA, producer

MUTUAL OF OMAHA INSURANCE COMPANY

CRITICAL ILLNESS INSURANCE



MC32572_0313

THIS IS A LIMITED BENEFIT HEALTH INSURANCE POLICY/CERTIFICATE.

After four months of experimental treatment in a leading breast cancer specialist's program, Linda's prognosis is excellent. She's had high health care bills, because her medical insurance didn't cover experimental treatment. And she's looking forward to running her consulting company at full speed again. But Linda's going to take it easy for a few more months, just to be sure. She can afford the best medical care – and to take time away from her business. **Linda had a Critical Illness insurance policy.**



CRITICAL ILLNESS INSURANCE...

THE COVERAGE THAT **pays** YOU FOR **living**

When his father needed a liver transplant, Brad figured the fantastic adventure vacation the two of them had always talked about taking would never happen. He just wanted his dad to get better. But Brad was in for a surprise. After his father recovered, the whole family went away on the two-week adventure of a lifetime. The trip was an opportunity for them to spend time together in a way they hadn't been able to for a long time – and for Brad, a second dream came true. **Brad's father had a Critical Illness insurance policy.**



Plan highlights

Critical Illness insurance provides an up-front cash benefit when you need it most — upon diagnosis (as defined by the policy/certificate) of some of the most costly illnesses and conditions people face. The money is yours to spend however you wish.

CRITICAL ILLNESS INSURANCE PAYS 100% OF YOUR MAXIMUM BENEFIT AMOUNT FOR THE FOLLOWING ILLNESSES AND CONDITIONS:

Heart Attack (myocardial infarction) when you:

- Heart's blood supply is blocked;
- Heart has permanent tissue death and scarring; and
- Diagnosis is based on new changes on your electrocardiogram (ECG or EKG) and blood tests.

Life-Threatening Cancer when your cancer is:

- Malignant; and
- Growing uncontrollably outside its original area invading normal tissue.

Stroke when:

- A blood vessel ruptures in the brain; or
- A blood clot blocks blood flow through the brain; and
- Effects of the neurological injury last for at least 30 days. (At least 24 hours in Arkansas)

Alzheimer's Disease when your neurologist diagnoses you with the advanced stage of Alzheimer's in which you:

- Require permanent daily supervision; and
- Cannot do three or more activities of daily living by yourself.

Major Organ Transplant when:

- There is clinical evidence of major organ failure;
- Your malfunctioning organ(s) or tissue must be replaced with a suitable donor's organ(s) or tissue; and
- You are registered with the United Network of Organ Sharing (UNOS).

Also pays 100% of your maximum benefit for:

- Blindness
- Deafness
- Kidney failure
- Paralysis

CRITICAL ILLNESS INSURANCE PAYS 25% OF YOUR MAXIMUM BENEFIT AMOUNT FOR THE FOLLOWING ILLNESSES AND CONDITIONS:

First-Ever Coronary Artery Bypass Surgery when a cardiothoracic surgeon:

- Places a healthy artery and/or vein segment(s) around your blocked artery(ies).

First-Ever Coronary Angioplasty when a cardiologist:

- Opens your blocked or narrowing artery(ies) with a balloon or other device to restore normal blood flow.

First Carcinoma in Situ when your cancer tumor is:

- Malignant; and
- Located only in its original part of the body (hasn't spread).

RETURN OF PREMIUM

You will receive the lump-sum benefits upon diagnosis, or if you die while this coverage is in force, your beneficiary or your estate will receive either (a) all paid premiums less benefits received* or (b) nothing, if the benefits paid are equal to or greater than the premiums paid.

* Except when the policy/certificate is reinstated — read the policy/certificate for an explanation.

In Georgia, if you die while this coverage is in force, your beneficiary or your estate will receive an amount equal to or lesser of: (a) return of premium; or (b) the maximum benefit amount in force at the time of death.

OPTIONAL BENEFITS*

Association Marketing Benefit — Members of approved, endorsed associations may be eligible to receive an additional benefit that covers hospital confinement at no additional cost.

- \$50 per day for inpatient confinement for up to a lifetime maximum of 25 days.

Disability Income — Pays you 5 percent of the rider's benefit every six months for the first 5 years and a lump sum after that when you:

- Become totally disabled from sickness or injury not covered under the Critical Illness policy/certificate; and
- Qualify for Social Security disability benefits.

Accidental Death and Dismemberment — Pays when you lose your hand, foot or life in a covered accident.

* Rider availability may vary by state.

30-DAY RIGHT TO EXAMINE

You will have 30 days after you receive your policy/certificate to return it to your agent* or us. The premium paid will be refunded and the policy/certificate will be void.

EXCLUSIONS & LIMITATIONS

The policy/certificate does not cover any loss of the Insured caused by the following:

- (a) intentionally self-inflicted injury, while sane or insane (in MO, sane only);
- (b) the use or intake of any drug, intoxicant or narcotic, other than as prescribed and administered by or in accordance with the instruction of a Legally Qualified Physician (not applicable in ID, SC, SD or VT);
- (c) the Insured's operation of a motor vehicle while the Insured's blood alcohol concentration is in excess of the legal limit in the state in which the incident occurs (not applicable in ID, SC, SD or VT);
- (d) committing or attempting to commit a felony;
- (e) loss resulting from, or service in the armed forces or auxiliary units (in SC, loss resulting from, or service in the armed forces or auxiliary units — upon notice of entry into a service, the pro rata premium will be refunded);
- (f) while engaging in an illegal occupation; or
- (g) participating in a riot or insurrection.
- (h) In ID, alcoholism or drug addiction.
- (i) In SC, being intoxicated or under the influence of any narcotic unless taken on the advice of a Legally Qualified Physician.

The policy/certificate will cover only the following skin cancers: (a) invasive malignant melanoma in the dermis or deeper; and (b) skin malignancies that have become Life Threatening Cancers.

No benefits are payable for any medical conditions or surgical treatments other than the Critical Illness Insured Conditions defined in the policy/certificate.

If cancer is detected within the first 30 days following the policy/certificate issue date, the policy/certificate will be terminated and premiums paid will be returned (provisions may vary by state).

The maximum benefit amount will be reduced by 50% at age 65 or five years after the issue date if the insured is age 60 or older at policy/certificate issue. If the policy/certificate or certain riders pay a portion of the maximum benefit amount, your maximum benefit amount and premium will be reduced accordingly.

Jack was only 39 when he had a heart attack. He needed round-the-clock care for weeks after his surgery, which brought on many expenses none of his insurance would cover. But Karen didn't have to worry about where they would get the money to pay for these things. She was able to handle the unexpected expenses, pay off their home mortgage in full and focus on how she could help Jack when he needed her. The only thing either of them had to worry about was his recovery. **Jack had a Critical Illness insurance policy.**



For Glenn and Jana, everything's going according to plan. They both have rewarding, lucrative careers. They both have lots of interests. They're both paying off student loans. They both contribute to investment and savings goals. They both want a house of their own, and a family, someday. And they both want to make sure the future they have planned is protected from the financial threat critical illness poses. **Both Glenn and Jana have a Critical Illness insurance policy.**

These stories portray situations our customers have faced or could face. They do not represent actual people.



Nearly all of us know someone who understands first-hand the challenges a critical illness poses.

A friend who was diagnosed with cancer ... a co-worker who had a heart attack ... a loved one who suffered a stroke. And while the odds of surviving a critical illness have never been better, survival has a price.

Medical treatment has never been more advanced, but it's also never been more expensive. Patients today may receive better care, but they often experience financial hardship because of the many expenses their insurance doesn't cover. Expenses like:

- Child care
- Time away from work (possibly for spouse as well)
- Domestic help like cooking, cleaning, laundry and lawn maintenance
- Necessary home modifications
- Transportation and lodging costs to seek the best treatment

In the past, people have had to come up with the money to cover expenses like these on their own. Traditional products like major medical and disability insurance, while important, aren't designed to meet needs like these. Critical Illness insurance is.

Critical Illness insurance pays an up-front cash benefit upon diagnosis (as defined by the policy/certificate) of a covered critical illness. And best of all, how you use the money is completely up to you. Pay off your mortgage ... hire some help around the house ... take your family on vacation so you can spend some time together. Whatever you feel is most important. You decide.

Your Mutual of Omaha insurance agent* can help you determine how much Critical Illness insurance you need. By keeping our promises, we can help you keep yours.



Did You Know that in the U.S. ...

Every 34 seconds, someone suffers a coronary event.¹

Every 40 seconds, someone suffers a stroke.¹

About 1.6 million new cancer cases were expected to be diagnosed in 2013.²

¹2013 Heart and Stroke Statistical Update, American Heart Association

²2013 Cancer Facts and Figures, American Cancer Society

Critical Illness Insurance



PREMIUM WORKSHEET

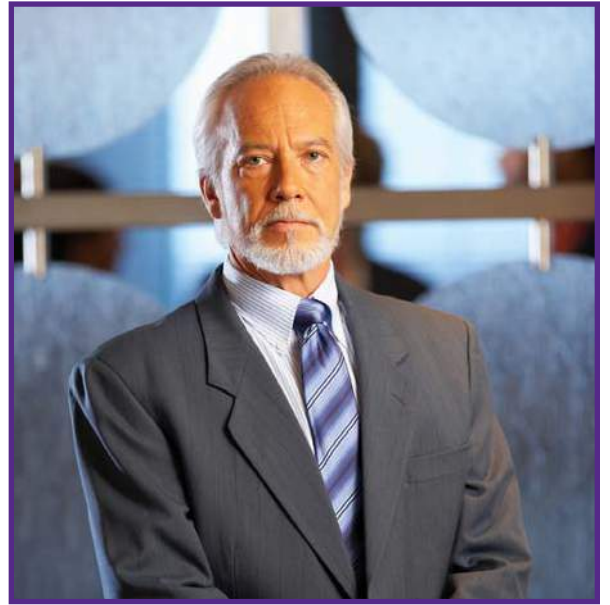
Premium Worksheet

A separate Premium Worksheet should be completed for each person applying for coverage. Please check your calculations thoroughly to avoid any delays in processing. Each calculation should be rounded to the nearest .01. Critical Illness proposal software is also available for the calculation process.

Applicant	<input type="text"/>		
Policy Form	<input type="text"/>		
Age	<input type="text"/>	Sex	<input type="text"/>
		Smoker	<input type="text"/>
		Nonsmoker	<input type="text"/>
1. Annual Premium Rate per \$1,000 of Benefit			<input type="text"/>
2. Units of Coverage: (Policy Benefit Amount per \$1,000 = units)		X	<input type="text"/>
3. Total Base Premium Amount			<input type="text"/>
Optional Riders			
4. Disability Rider $75 \times 1.92 = \$144.00$ Units Rate (Maximum benefit is \$100,000)		+	<input type="text"/>
5. AD&D Rider $25 \times 1.08 = \$27.00$ Units Rate (Number of units can be less than or equal to the number of units in the Base Policy. Maximum is \$250,000, not to exceed base amount)		+	<input type="text"/>
6. Total Base & Riders (Lines 3+4+5=6)			<input type="text"/>
7. Policy Fee (Add \$50 for Single or \$25 per person for a married couple)		+	<input type="text"/>
8. TOTAL Annual Premium (Lines 6+7=8)			<input type="text"/>
9. Modal Factor (Enter Modal Factor) Monthly = .0875, Quarterly = .26, Semi-annual = .515.		X	<input type="text"/>
10. Total amount to be submitted with application			<input type="text"/>

Are your high-income clients adequately covered with disability income insurance alone?

Your clients may experience a shortfall between their income and their disability benefit if they are unable to work due to a sickness or injury.



EXAMPLE

A client earning \$350,000 per year who has the maximum DI coverage – when this client becomes sick or injured and can't work, notice the gap in income:

Monthly income before sickness/injury	\$29,167
Approximately 60 percent of pre-condition income is required for day-to-day expenses	\$17,500
Personal monthly DI benefit, at maximum amount	\$10,000
Monthly shortfall	\$7,500

If your client is unable to work for two years, the total loss could be as much as \$60,000!

Regardless of how much money your client makes, the bills need to be paid. Any gap in income can cause stress. You need to make sure your client is sufficiently covered. Assurity can help you fill that gap with AssurityBalance Critical Illness insurance. It pays a lump sum upon the first-ever diagnosis of 21 covered illness, including cancer, heart attack and stroke. Coverage amounts are available in amounts of \$50,000 to \$500,000. This cash payment can be used for anything – mortgage payments, credit card debt, medical treatment, a vacation – *anything!*

Find out about our critical illness insurance today!

In many cases, your client could not live on their disability insurance alone.

Policy Form Nos. I H0820 or CI 007.

Product and rider availability, features and rates vary by state.

For producer use only. Not for use with consumers.



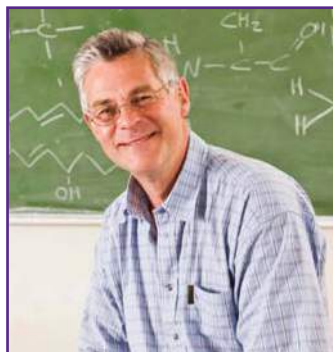
PO Box 82533 • Lincoln, NE 68501-2533
(800) 276-7619 • www.assurity.com

Some of your clients can't purchase disability income protection *because of their occupation...*

- Homemakers
- Home-based business owners
- Professional athletes
- Packing industry workers
- Offshore oil and gas workers
- Writers/Authors
- Actors
- Pilots
- Flight attendants
- Air traffic controllers

And some occupations don't allow your clients to purchase *enough DI...*

- Independent contractors or consultants
- Self-employed individuals
- Teachers
- Government employees
- Commission sales people



Make sure your clients are adequately covered!

AssurityBalance Critical Illness insurance is the solution.

It pays a lump sum upon the first-ever diagnosis of 21 covered conditions, including cancer, heart attack and stroke. Coverage amounts are available in amounts of \$50,000 to \$500,000. This cash payment can be used for anything – mortgage payments, credit card debt, medical treatment, a vacation – *anything!*

Find out about our critical illness insurance today!

Policy Form Nos. I H0820 or CI 007.

Product and rider availability, features and rates vary by state.

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Assurity®

Life Insurance Company

PO Box 82533 • Lincoln, NE 68501-2533
(800) 276-7619 • www.assurity.com

We've made selling CI even easier with
**Preferred Life Underwriting
 for Critical Illness!**

If your client qualified for preferred life insurance with an approved company, he or she may be eligible for \$50,000 to \$100,000 of fully underwritten Critical Illness Insurance!*



Assurity's fully underwritten critical illness pays a lump-sum benefit upon the first confirmed diagnosis of a covered illness or medical procedure, such as heart attack, cancer or stroke.

Four easy steps to apply:

1. Critical Illness application must be submitted within six months of preferred life exam.
2. Applicant must have qualified for preferred life with an approved company (see list at right).
3. Complete page 1 of the Assurity application, plus the General Section, Physician page, Critical Illness Product Section and Critical Illness Health Section.
4. Send completed application with a copy of the medical exam and schedule page from the preferred life policy.

Approved ✓

AssurityBalance fully underwritten Critical Illness product highlights:

- Issue ages 18 through 64
- 21 conditions covered
- Guaranteed renewable for life
- Three-category approach allows the benefit to be paid multiple times
- Riders available (for additional premium):
 - Disability Waiver of Premium Rider
 - Accidental Death Benefit Rider
 - Spouse Critical Illness Benefits Rider
 - Children's Critical Illness Benefits Rider

Approved Companies:

- American General
- Assurity
- AVIVA
- AXA
- Banner
- Genworth
- ING
- John Hancock
- Lincoln Financial
- Met Life (Elite & Elite+ only)
- Minnesota Life
- Mutual of Omaha
- North American
- Ohio National
- Principal
- Protective
- Prudential
- Transamerica
- Woodmen of the World

*Underwriting may occur in certain situations, e.g., family history admitted on the CI medical page of the application.

Policy Form Nos. I H0820 or CI 007. Product and rider availability, features and rates vary by state.

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Assurity®
 Life Insurance Company

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 www.assurity.com

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Providing All the Tools for Your Successsm

Pinney Insurance

Founded in 1972 as a Transamerica branch office and later incorporated as Pinney Insurance Center, Inc., we are headquartered in our own building in Roseville, California. We provide a small local agency feel with the power of a major national firm.



Pinney has expanded into a national distributor with thousands of contracted agents and offices in California, Illinois, Maryland, North Carolina, Oklahoma, Pennsylvania, Texas, Washington, and Mississippi. Pinney represents over 100 life, annuity, disability, and long-term care companies with the intent of providing our clients & partners with the best possible product solutions at the lowest possible costs. Email [Brokerage Sales Support](#) or contact one of our Brokerage Directors today at 800-823-4852.

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