

October 23, 2017

Critical Advantage Portfolio Available in Arizona on November 1

On **November 1st, 2017**, Mutual of Omaha will be releasing the Critical Advantage portfolio in Arizona. Critical Advantage is critical illness, cancer, heart attack and stroke insurance policies that provide a lump-sum benefit upon diagnosis.

Features with Critical Advantage

- Benefit amounts from \$10,000-\$100,000 payable upon diagnosis
- Issue ages of 18-89 (cancer, heart attack and stroke) 18-64 (for critical illness) for lifetime and 18-54 for term
- Individual, Individual plus child/children, or family coverage options

Underwriting

The Critical Advantage portfolio has the following underwriting criteria

- **Express underwriting**
For benefit amounts \$10,000 to \$50,000
The application simple “yes or no” knock-out health questions
- **Simplified underwriting**
For benefit amounts \$51,000 to \$100,000
The application has simple “yes or no” knock-out health questions plus MIB, pharmaceutical inquiry and random telephone interviews

Marketing Materials

Approved Critical Advantage marketing materials including applications, agent and underwriting guide and portfolio overview are available on SPA in Forms and Materials or through your regular ordering channels.

Also, these policies are on Winflex. This means you’re able to provide a quote using the software you’re already using for other products.

If you have any questions, please contact Sales Support at (800) 693-6083 or e-mail sales.support@mutualofomaha.com.

States where Critical Advantage is approved					
Alabama	Alaska	Arkansas	Arizona	California	Colorado
Connecticut	Delaware	District of Columbia	Florida	Georgia	Hawaii
Idaho	Illinois	Indiana	Iowa	Kansas	Kentucky
Louisiana	Maine	Maryland	Massachusetts	Michigan	Minnesota
Mississippi	Missouri	Nebraska	Nevada	New Hampshire	New Jersey

New Mexico	North Carolina	North Dakota	Ohio	Oklahoma	Oregon
Pennsylvania	Rhode Island	South Carolina	South Dakota	Tennessee	Texas
Utah	Vermont	Virginia	Wisconsin	West Virginia	Wyoming

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