



MUTUAL OF OMAHA INSURANCE COMPANY

CRITICAL ILLNESS INSURANCE



Lose Your Mortgage—Not Your Home

Underwritten by:

MUTUAL OF OMAHA INSURANCE COMPANY

Mutual of Omaha Plaza

Omaha, NE 68175

mutualofomaha.com

EXCEPTIONS AND LIMITATIONS

This policy does not cover any loss of the Insured caused by the following:

- (a) intentionally self-inflicted injury, while sane or insane;
- (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;
- (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;
- (d) committing or attempting to commit a felony;
- (e) loss resulting from, or service in the armed forces or auxiliary units;
- (f) while engaging in an illegal occupation; or
- (g) participating in a riot or insurrection.

This policy will cover only the following skin cancers:

- (1) invasive malignant melanoma in the dermis or deeper, and
- (2) skin malignancies that have become Life Threatening Cancers, as described in Part E. (c).

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

MUTUAL of OMAHA'S
WILD KINGDOM
on Animal Planet



OFFICIAL SPONSOR



Critical Illness insurance policy/certificate CI/CII/CCI/CCII or state equivalent. Exclusions, limitations and reductions apply. Benefits and rates may vary. This is a limited health benefit policy/certificate.

MC34055



Seven years ago, Steve and Marci moved into the house of their dreams

The neighborhood was just what they had in mind, and there were excellent schools nearby. It was the perfect place to start their family. Five years later, when their son Nick was four and their daughter Katie only a year and a half, Steve had a heart attack. He was only 40 years old.

After having open-heart surgery, Steve recovered fully within a year – but that wasn't the only good news. Because he had Critical Illness insurance, there was money available for him and Marci to protect the future they had so carefully planned.

While Steve's medical insurance covered most of his doctor, hospital and surgical bills, it was the money from his Critical Illness insurance (a specified disease policy) that gave him and Marci the option to travel out-of-state to one of the best cardiac hospitals in the country.

It also allowed Marci to hire someone to help her watch the kids and keep up with other household needs so she could accompany Steve to his doctor's visits, take him to physical therapy and do whatever else she could to help him recover.

And perhaps most important of all, Steve and Marci were able to focus fully on his recovery because having Critical Illness insurance enabled them to pay off their mortgage. They knew that no matter what challenges would have to be faced – losing the home they loved and the lifestyle they were used to wouldn't be one of them.

You could become seriously ill at any time

But you don't have to face losing your home on top of it. Critical Illness insurance from Mutual of Omaha Insurance Company pays an up-front cash benefit upon diagnosis as defined by the policy. The money is yours, free and clear, to use however you wish. It could help you pay off your mortgage and protect your financial future so you can focus on getting well.

Covered illnesses and conditions include:

- Heart attack
- Life-threatening cancer
- Major organ transplant
- Stroke
- Alzheimer's disease
- Multiple Sclerosis*

Find out more about how Mutual of Omaha's Critical Illness insurance can help secure your financial future. Visit our Web site at: www.mutualofomaha.com or call your agent for more information.

**Not an available coverage in all states*

See back for additional information.

Steve's story portrays a situation our customers have faced or could face. It does not represent an actual person.