

## Real Wins:

# A Well-Rounded Critical Illness Product Helps Make a Sale

Jean is a 61-year-old female who lives on her own. Early in the year, she attended a financial seminar held at her church and was intrigued by the agent's presentation. After the seminar concluded, Jean filled out a comment card requesting more information about a Critical Illness Insurance policy.

During their first meeting, Jean told the presenting agent that several of her family members have been diagnosed with cancer or had suffered from a heart attack, and saw the financial turmoil a serious illness can cause. Jean wanted a plan to protect her so she wouldn't have to endure the financial hardships others in her family experienced.

The agent told Jean what most Critical Illness Insurance policies cover and recommended a policy from Mutual of Omaha.

### Advantages of Mutual of Omaha's Critical Illness Insurance

- Backed by a strong company with excellent customer service
- Return of Premium option - returns premiums paid, minus any policy benefits used, to the client's beneficiary upon death of the policyowner
- Covers multiple critical illnesses
- Competitively priced with options to fit most budgets



### How We Won the Case

Jean purchased a critical illness Insurance policy from Mutual of Omaha. Her policy included an \$15,000 benefit amount with lifetime coverage and a return of premium option. Mutual's policy with a built-in return of premium option, and the company's well-known name and stability, won out over a policy from another carrier with a lower premium.

If you have clients looking for ways to fill coverage gaps, consider Mutual of Omaha's Critical Advantage Portfolio of products. [Learn More](#)

### Sales Tip:

A Mutual of Omaha Critical Illness policy with a \$15,000 benefit doesn't require a medical exam.