

MUTUAL OF OMAHA INSURANCE COMPANY



Critical Advantage Portfolio State Special Matrix

STATE	STATE DIFFERENCES
ALABAMA	<i>National</i>
ALASKA	<i>National</i>
ARKANSAS	No Cash Value Rider No coverage available if covered by Medicaid (Agreement Section)
ARIZONA	No Intensive Care Unit Rider No Cash Value Rider
CALIFORNIA	Maximum Issue Age is 64 for all products CI-No Alzheimer's Disease Coverage Must have Health Insurance Coverage in Force (Health Question Section)
COLORADO	<i>National</i>
CONNECTICUT	No Term Coverage No Intensive Care Unit Rider No Cash Value Rider No Coverage Available if Covered by Medicaid (Agreement Section)
DELAWARE	No Cash Value Rider No Coverage Available if Covered by Medicaid (Agreement Section)
DISTRICT OF COLUMBIA	Cancer Product Only
FLORIDA	<i>National</i>
GEORGIA	No Cash Value Rider No ROP benefit on Critical Advantage All Persons Must Have Health Insurance Coverage in Force (Agreement Section)
HAWAII	<i>National</i>
IDAHO	No Cash Value Rider No Coverage Available if Covered by Medicaid (Agreement Section)
ILLINOIS	Cash Value Rider-Issue Age 18-49
INDIANA	<i>National</i>
IOWA	No Cash Value Rider
KANSAS	<i>National</i>
KENTUCKY	<i>National</i>
LOUISIANA	<i>National</i>
MAINE	No Term Coverage No Coverage Available if Covered by Medicaid (Agreement Section)
MARYLAND	<i>National</i>
MASSACHUSETTS	Maximum Issue Age is 64 for all products Must Have Health Insurance Coverage in Force (Replacement Section) Agent Training Required, see SPA for details
MICHIGAN	<i>National</i>
MINNESOTA	No Term Coverage Must Have Health Insurance Coverage in Force (Agreement Section)
MISSISSIPPI	<i>National</i>
MISSOURI	<i>National</i>
NEBRASKA	<i>National</i>
NEVADA	<i>National</i>
NEW HAMPSHIRE	No Cash Value Rider No Coverage Available if Covered by Medicaid (Agreement Section)
NEW JERSEY	No Cash Value Rider

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This matrix is intended for product differences only.

	No Intensive Care Unit Rider No Term Coverage Must have Health Insurance Coverage in Force (Replacement Section)
NEW MEXICO	<i>National</i>
NEW YORK	No Term Coverage No Intensive Care Unit Rider No Cash Value Rider No ROP on Critical Advantage CI-No Blindness, Deafness, Paralysis or Coronary Angioplasty Surgery covered HA&S-No Coronary Angioplasty Surgery covered Must Have Health Insurance Coverage in Force (Replacement Section) May be Insured Under Only One Cancer Policy or Certificate at Any One Time
NORTH CAROLINA	<i>National</i>
NORTH DAKOTA	<i>National</i>
OHIO	<i>National</i>
OKLAHOMA	<i>National</i>
OREGON	<i>National</i>
PENNSYLVANIA	No Cash Value Rider No Intensive Care Unit Rider
RHODE ISLAND	<i>National</i>
SOUTH CAROLINA	<i>National</i>
SOUTH DAKOTA	<i>National</i>
TENNESSEE	No Intensive Care Unit Rider
TEXAS	Cash Value Rifer Issue Age 18-49
UTAH	No Term Coverage No Coverage Available if Covered by Medicaid (Agreement Section)
VIRGINIA	No Cancer Rider No Heart Attack & Stoke Rider No Intensive Care Unit Rider No Cash Value Rider No ROP on Critical Advantage No Term Coverage No Cancer or Alzheimer's Disease covered in Critical Illness No Coverage Available if Covered by Medicaid (Agreement Section)
VERMONT	Must Have Health Insurance Coverage in Force (Health Question Section)
WASHINGTON	No Cash Value Rider No Intensive Care Unit Rider No ROP for Critical Advantage
WEST VIRGINIA	No Coverage Available if Covered by Medicaid (Agreement Section)
WISCONSIN	<i>National</i>
WYOMING	<i>National</i>