

1. Our IUL via drop ticket announcement

Underwriting and New Business have received several inquiries for processing alternatives in light of the current situation.

This email provides information on the following topics:

- **NEW:** We are now allowing fully-underwritten IUL policies to be submitted using Speed eTicket (drop ticket) and using Accelerated Underwriting
- The status of our new business vendors
- Accepted ways of accepting electronic signatures for new business processing
- Email submission of applications and requirements
- Policy output options

Note: *This information pertains to our Life and Health product lines, excluding Long-Term Care, Medicare Supplement and Prescription Drug Plan (PDP). We will engage our partners at LTCG for available options on our LTC product and communicate those when available.*

Fully-Underwritten IUL will now be available on our Speed eTicket (Drop Ticket)

We are working to add our fully-underwritten IUL products (Income Advantage IUL and Life Protection Advantage IUL) to the dropdown on the iPipeline screen. In the interim, please follow these instructions as a workaround.

- Submit your application as if you were submitting a Term Life Answers (TLA) drop ticket application
- In the *Special Requests* section on the Producer Information screen, please specify the IUL product being applied for (either Income Advantage IUL or Life Protection Advantage IUL)
- The application will be submitted to the Home Office as a TLA application (both products use the same base application)

- The Home Office Case Manager will have a new policy number created for the IUL policy and the TLA policy number will be terminated. The Case Manager will send an email that includes the new policy number.
- All IUL-specific forms, including the allocation form and the illustration acknowledgement form or the signed illustration, will need to be submitted to Mutual of Omaha separately after you receive the IUL policy number. These can be sent via email utilizing the [Submission via Email process guidelines](#).

Speed eTicket (Drop Ticket) and Accelerated Underwriting Parameters

(for TLA and fully-underwritten IUL policies)

- **Speed eTicket Parameters:** Face Amounts up to \$5 million; Ages 18+
See the [Speed eTicket flyer](#) for additional parameters
Please note: Lab requirements will be needed for cases outside Accelerated Underwriting parameters
- **Accelerated Underwriting Parameters:** Face amounts up to \$1 million; ages 18-55; standard, standard plus, preferred and preferred plus classes
See the [Accelerated Underwriting flyer](#) for additional parameters

Vendor Status

- Paramed vendors have communicated that examiners are scheduling exams; however, they will not perform examinations on individuals who have had flu like symptoms in the last 14 days
- Medical record access is expected to be delayed as patient care is taking a priority
- Our drop ticket fulfillment is being completed with all Service Level Agreements being met. At this time, vendor hours remain the same

Accepted Electronic Signature Methods

Our accepted electronic signature methods for new business include:

- iGo
- DocuSign
- Adobe eSign (formerly EchoSign) - desktop version only, mobile version is not approved
- OneSpan (formerly Esign Life or Silanis)
- Alpha Trust
- PSG

Email Submission of Applications and Requirements

Paper applications and outstanding requirements can be submitted via email. Please refer to our [Paper Application Submission via Email process guidelines flyer](#) for details on submitting electronically.

Policy Output Options

We have received requests to email pdfs of the policy output in lieu of having an e-delivery option. Logistically, we are not in a position, at this time, to offer widespread emailing of policies; however, we are exploring the ability for different policy output options. We will provide updates on these options and the emailing of pdfs as they become available.

If you have any questions, please contact your underwriting and new business teams at:

- Life and Health (non-LTC, non-Med Supp) 1-800-775-7896
- Long-Term Care 1-800-551-2059
- Medicare Supplement 1-800-995-9324

2. Other e-App opportunities

Our e-Application and email signature method give you the ability to complete applications for your clients, **without having to meet face to face.**

Below you can find all the information you need to get started with an e-App today.

New to using the e-App? Make sure you watch our training videos. They walk you through completing an e-App step by step.

Products Available on e-App

- Term Life Express - featuring Automated Underwriting
- Living Promise Whole Life (Final Expense) - featuring Automated Underwriting
- Children's Whole Life
- Guaranteed ADvantage (Accidental Death)

How to Access the e-App

- Go to [Sales Professional Access](#)
 - If you are new to selling Mutual you will need to register using your production number
 - Hover over the "Sales & Marketing" tab at the top
 - Select "Electronic Applications"
 - Under the Life e-Application section, select "Start e-App"
- If your marketing organization has a unique way to access e-Apps, please go to that site

e-App Training

- [Living Promise Training Video](#)
- [Term Life Express Training Video](#)