

October 5, 2020

## Important Life Underwriting Update

Throughout the pandemic, Mutual of Omaha has been continuously evaluating our underwriting and new business practices to support business continuity, deliver a high level of service and maintain our financial strength.

As a result, we will be expanding the cases we will accept beginning **Thursday, October 1, 2020**. The following guidelines will apply to **all fully-underwritten life insurance cases**. This includes any newly submitted and pending in-house cases, whether formal or informal. Please note, the guidelines below are temporary.

### International Travel Guidelines

- All fully-underwritten life insurance cases where the proposed insured plans to travel or has traveled internationally to countries under a Level 4 travel advisory will be postponed.
- All other cases where the proposed insured plans to travel or has traveled internationally may be considered after all international travel is complete, and the proposed insured has been back in the United States for a minimum of 30 days.

### Acceptance Guidelines Based on Insured's Issue Age

- If the individual is age 0-59: Eligible for best risk class underwriting
  - *Please note, if the individual has co-morbid conditions resulting in a rating higher than Table 4, it may be postponed. We also will be suspending the FIT Underwriting Credit program for insureds age 0-59 **with** co-morbid conditions.*
- If the individual is age 60-69: Must be rated a Table 2 or better
  - *We will be temporarily suspending the FIT Underwriting Credit program for **all** insureds age 60-69.*
- If the individual is age 70-79: Must have Standard or better risk classification
  - *We will be temporarily suspending the FIT Underwriting Credit program for **all** insureds age 70-79.*
- If the individual is 80 and above: Temporarily postponed

Thank you for your patience and flexibility as we continue to adapt to changing conditions. We will keep you informed as we continue to evaluate our practices.

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