

Mutual Income SolutionsSM Quote, e-App and Dashboard Guide



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Mutual of Omaha

Underwritten by
Mutual of Omaha Insurance Company



Using Our Quote and e-Application Tools

The quote and e-Application tools for Mutual Income Solutions make it easy to get business issued. Provide your client an accurate rate quote. Submit the e-Application. Check for a notification that your client's coverage has been issued. It's that simple. And fast!



Here's Why You'll Love the e-App

- It's easy to use, which makes it easy to communicate the application process to your clients
- Saves time and ensures accuracy (all of the forms you need are included)
- Quick policy issue — usually in days
- When policies are issued fast, you also get paid fast
- Offers signature collection options, a big advantage if you're working remotely with a client
- Provides you the flexibility to offer your clients a convenient way to complete Part B of the application



Check Out These Helpful e-App Features

- The quote tool helps your clients choose the plan and premium that fits their budget
- Look for visual clues that help track your progress — prompts will indicate if you missed something
- Hover over **?** for helpful definitions
- Your work is auto-saved — no worries about losing the information you input
- View all of your e-Apps in progress on your dashboard



Convenient Ways to Complete e-Application

- Agent and client complete all of it together
- Client completes Part B medical information online at their own convenience
- Client completes medical information via a telephone interview

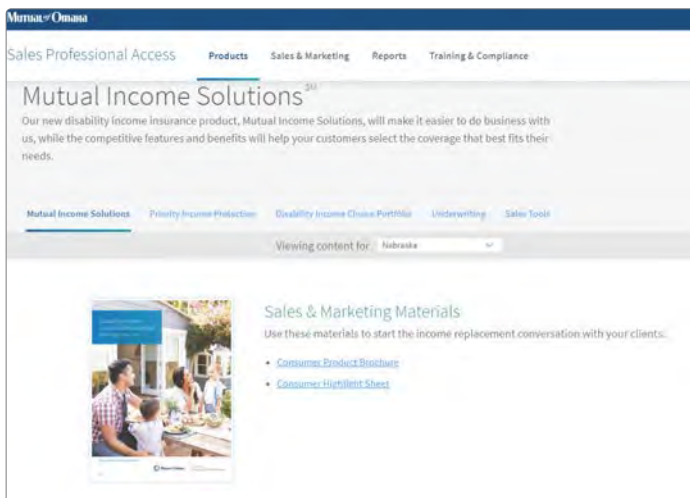
Getting Started

The Mutual Income Solutions Quote and e-Application allow you to quote and complete disability income insurance applications online. Your starting point is the Producer Dashboard, which is a convenient hub to start a quote and to track the status of the applications you submit.

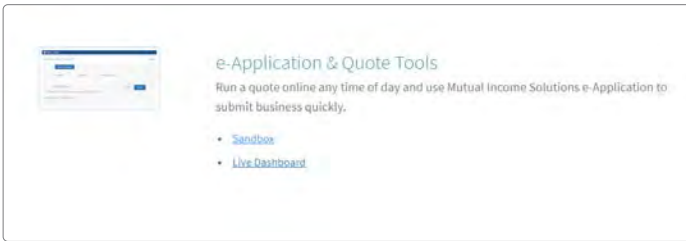
Quotes

Start a New Quote

1. Go to mutualincomesolutions.com

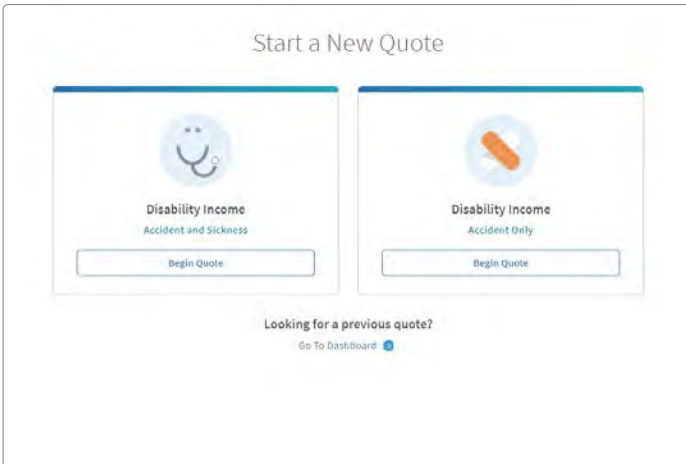


2. Scroll to find the link to **Live Dashboard**.



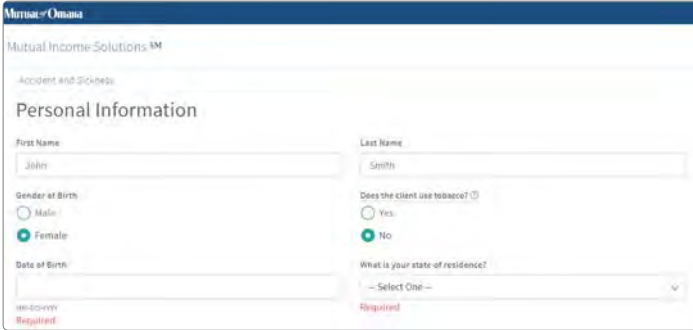
Get a Quote

1. Click **Start New Quote** on the dashboard.
2. If you're looking for a previously saved Quote, click the **Go To Dashboard** link at the bottom of the Quote screen.



Entering Quote Information

1. Complete the Personal Information and Plan Information fields. Select Optional Riders and Discounts.
2. You may enter the information in any order, but if you skip a required field, a **Required** message will display directly below the field as a reminder.



The screenshot shows a web form titled "Mutual of Omaha" and "Mutual Income Solutions SM". Under the heading "Personal Information", there are several input fields: "First Name" (containing "John"), "Last Name" (containing "Smith"), "Gender at Birth" (with radio buttons for "Male" and "Female", where "Female" is selected), "Date of Birth" (with a red "Required" message below it), "Does the client use tobacco?" (with radio buttons for "Yes" and "No", where "No" is selected), and "What is your state of residence?" (a dropdown menu with "Select One" and a red "Required" message below it).

Quote Results

Once you've entered all the required information, the Calculate button at the bottom of the form will be enabled.

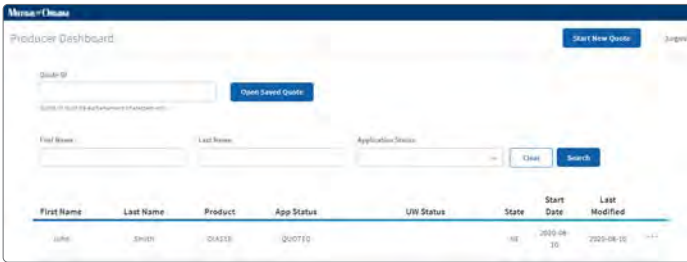
1. Once you click **Calculate**, your Quote will be displayed.
2. You may choose **Edit Quote** to change Plan Information and recalculate as many times as you wish.
3. Once you are satisfied with the Quote, select **View PDF** to download a PDF copy of the Quote. **Disable pop-up blockers and be sure you are using Chrome.**



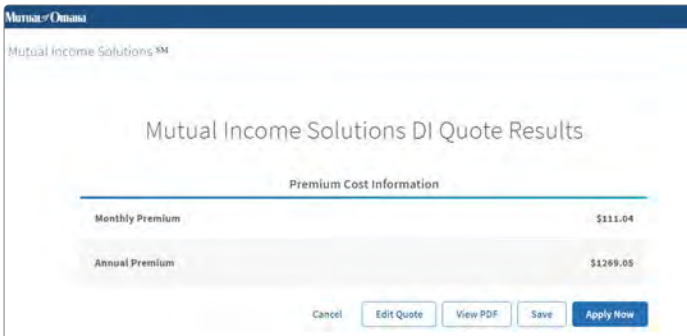
The screenshot shows the results page for a "Disability Income Premium Quote". It features the Mutual of Omaha logo and the text "Mutual Income Solutions SM". Below this, it says "Disability Income Premium Quote" and "Quote ID: jef1zx". The results are presented in a table with two columns: "Client Information" and "Summary of Coverage".

Client Information	Summary of Coverage
Proposed Insured: John Smith	Coverage Type: Accident and Sickness

If you have received a quote, enter the six digit quote ID into the quote ID box to access the quote.



4. If you're not quite ready to complete an e-Application for the quoted coverage, click **Save** to save the Quote to your Dashboard.
5. Click **Apply Now** to start the e-Application process directly from the Quote screen.

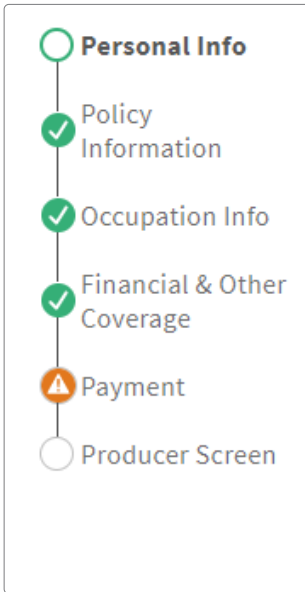


Start a New Application

The e-Application has six sections. The **Navigation Bar** lists the sections in the upper left corner of the screen. Click on the section title to quickly navigate to the different sections. An indicator appears before each section name to let you know the status of that section:

- Gray circle (Producer Screen) — section has not been started
- Green circle (Personal Info, Payment) — section has been started but not completed
- Orange circle (Medical History AO) with warning triangle — critical information has been omitted
- Green check mark (Policy Information, Occupation Info, etc.) — section has been completed

e-Application Sections



Total Premium

Plan information from the Quote is automatically transferred to the e-Application. A box showing Total Premium is displayed on the right side of the e-Application screen. You can update coverages in the e-Application and click the refresh button at any time to display the new Total Premium.

Total Premium

- Policy Premium Amount: \$105.25
- Premium Mode: Monthly
- Total Monthly Benefit Amount: \$6900

Click save & exit button to return to dashboard.

Completing the e-Application Sections

You may complete the sections in any order. If you skip one or more required fields in a section, **Required** will be displayed under the incomplete fields as a reminder.

The screenshot shows the 'Mutual of Omaha' logo at the top left and the title 'Mutual Income Solution SM'. On the left is a vertical navigation menu with a progress indicator: 'Personal Info' (unselected), 'Policy Information' (checked), 'Occupation Info' (checked), 'Financial & Other Coverage' (checked), 'Payment' (checked), and 'Producer Screen' (checked). The main content area is titled 'Personal Information' and contains a section for 'Proposed insured's Information'. This section includes several input fields: 'First Name' (John), 'Middle Name' (empty), 'Last Name' (Smith), 'Gender at Birth' (radio buttons for Male and Female, with Female selected), 'Date of Birth' (01-01-1980), 'Social Security Number' (empty, marked as Required), 'Cell Phone Number' (402-351-1111), 'Other Phone Number' (empty), and 'Email Address' (marye.hollz@mutualof). There are also asterisks and dashes indicating field formats for SSN, cell, and other phone numbers.

Click the **Save and Return to Dashboard** button at the bottom of any section to save your progress and return later to finish.

Additional Questions and Forms

The answers to some questions on the e-Application will prompt additional questions to appear. For example, if you answer Yes to the following question in the Medical History Section, then one or more additional questions will be displayed.

Always present.

High blood pressure, high cholesterol, heart attack, coronary artery disease, chest pain, irregular heart rhythm, heart murmur, valvular heart disease, stroke, transient ischemic attack, aneurysm or any other disease or disorder of the heart, arteries or veins

Yes

No

Only appears when required.

Please indicate Diagnosis in the Last 3 years for your condition(s).

- Hypertension (High Blood Pressure)
- High Cholesterol
- Heart Attack
- Coronary Artery Disease
- Chest Pain
- Irregular Heart Rhythm
- Heart Murmur
- Valvular Heart Disease
- Stroke
- Transient Ischemic Attack (TIA)
- Aneurysm
- Other

Signature and Submit Process

Convenient ways to complete an application

- Part A & B completed together with face to face signature
- Part A & B completed together via phone and send an e-app sent to client for signature
- Part A completed together and Part B sent to customer to complete at their own convenience. If the customer needs assistance they can call Mutual of Omaha customer assisted e-application team at 800-749-8652.

Part A/Part B Application Split

Allows clients to complete Part B of the e-application on their own via a secure message portal link.

Part B Method Selection

You will now see only Part A of the application, including the personal, policy, occupation, financial, payment, and producer information sections.

Mutual Income Solution SM Logout

Personal Information

Proposed Insured's Information

First Name	Middle Name	Last Name
ALBERTSON	R	ADAMS, Mutual of Omaha

Reader, at Birth: Policy at Birth: Social Security Number:

Total Premium!

- Policy Premium Amount: \$196.80
- Premium Method: Annual
- Total Monthly Benefit Amount: \$3500

After completing these sections, select the **Next** button at the bottom of the screen.

This screenshot shows a form section titled "Comments or Special Instructions". It includes a text input field and a note: "(We verify that during an interview with the Prospective Member(s), I've asked all 8 questions exactly as written and recorded the answers provided by the Prospective member(s) completely and accurately.)". Below this are two radio button options: "Yes" (selected) and "No". A second question asks "I considered said information as present:" with "Yes" (selected) and "No" radio buttons. At the bottom are "Previous", "Save & Exit", and "Next" buttons. On the right, there is a "Refresh" button and a "Producer Hierarchy Info" box showing "Direct Hierarchy: LINSIGHT FPA & FINANCIAL SERVICES INC".

You will be directed to a screen displaying the Part B Method Selection options. You may select to complete Part B at the time of submission with the customer or send Part B to the customer to complete at a later time.

This screenshot shows a "Health Questionnaire" screen. It asks: "Would you like to complete the Health Questionnaire section now, or send to the agent to complete when they are at a later time?". There are two radio button options: "Complete Now" (selected) and "Send to Client". At the bottom are "Previous", "Save & Exit", and "Next" buttons.

Producer Led Part B

If you select **Complete Now**, the application will display the Part B Activities & Health and Medical History sections.

This screenshot shows the "Activity and Health Habit Information" section. It asks: "In the last 3 years, have you participated in any strenuous activity, such as, but not limited to, climbing, aerial sports, martial arts or sports (jockey or jockey) or do you intend to in the next 12 months?". There are two radio button options: "Yes" and "No" (selected). A note below says: "Do you plan to travel outside the United States in the next 12 months?". On the right, there is a "Total Premium" box showing: "Policy Premium Amount: \$194.00", "Premium Month Annual", and "Total Monthly Benefit Amount: \$880.00".

Once all required questions have been completed, select the **Next** button to move to the signature portion of the application.

This screenshot shows the "Medical History" section. It asks: "When has (has) or previous (are/are), in the last 3 years, have you been diagnosed with, treated, hospitalized, operated upon or been advised by a medical professional to consult with a physician, chiropractor, podiatrist, osteopath, therapist or other medical professional, for a condition?". There are two radio button options: "Yes" and "No" (selected). It then asks: "Have (has) or (are) or previous (are/are), in the last 3 years, have you taken any prescription or non-prescription medicine or supplement?". There are two radio button options: "Yes" and "No" (selected). Below this is an "Authorization to Disclose Information" section with a note: "I authorize Mutual of Omaha Insurance Company and their affiliated companies (Mutual), an authorized third party vendor, to disclose personal and medical information about me to my insurance agent and/or agency." There are two radio button options: "Yes" and "No" (selected). At the bottom are "Previous", "Save & Exit", and "Next" buttons. On the right, there is a "Total Premium" box showing: "Policy Premium Amount: \$194.00", "Premium Month Annual", and "Total Monthly Benefit Amount: \$880.00". Below that is a "Producer Hierarchy Info" box showing "Direct Hierarchy: LINSIGHT FPA & FINANCIAL SERVICES INC".

If both Part A and Part B of the application are complete, the signature process will remain the same. You'll have the option to email the signature request to the customer or complete it at the time of submission with the customer.

- At any point during the completion of the Part B questions, you can select the 'Previous' button to return to the Part B Method Selection screen. From there, you can opt to return to the application or can opt to send Part B of the application to the customer to complete. All completed question data will be retained when moving between Part A and Part B of the application.
- If you opt to edit Part A of the application, or if the customer chooses to complete Part B at a later time midway through completing the application with you, all data will be retained.

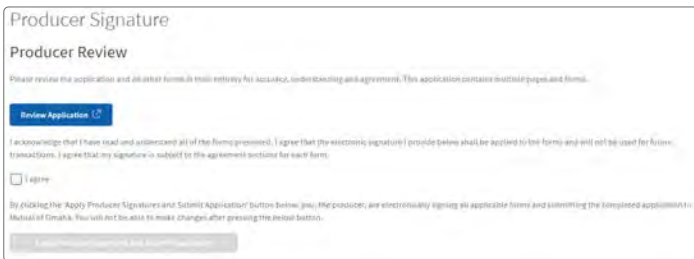
If you have already completed part of Part B with the customer, then there's an update to the Part B completion method with the customer, the customer will be emailed a link and directed to a webpage where the Part B application will retain any of the answers completed by the producer. The customer will have the option to update these answers if necessary.

Customer Led Part B Completion

Completing the e-Application Sections

If the customer wants to complete Part B of the application at a later time, select 'Send To Client' from the Part B Method Selection screen and hit **Next**.

You'll be directed to a signature screen with only the producer signature info displayed.



This signature will be appended to the completed application after the customer completes and signs Part B of the application.

After completing the signature process and selecting 'Apply Producer Signature and Submit Application', a secure message is generated and sent to the customer's email address provided on the application.

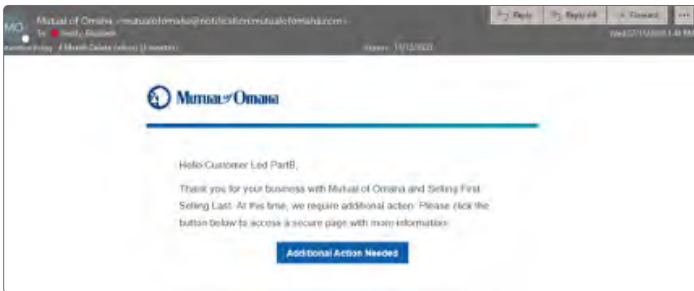
You can return to the dashboard, where the policy will show an application Status of 'Pending Client Completion'. If you reopen the application, you'll need to re-sign the application for submission. The time and date stamp will be updated to reflect the most current signing information.



Automated	Customer/Validates	DMS018	STARTED	IA	2020-09-15	2020-09-15	***
Automated	Customer/Validates	DMS019	STARTED	IA	2020-09-14	2020	***
Automated	Customer/Validates	DMS019	STARTED	IA	2020-09-14	2020	***
Policy	Client/Signatures	DMS019	PENDING CLIENT COMPLETION	IL	2020-09-29	2020-09-13	***

Customer Part B

After Part A of the application has been completed and submitted, the customer will receive an email at the email address provided on Part A of the application, with prompts to complete Part B of the application.



The link in the message will take the customer to a secure site where existing customers can sign in using existing login information. New customers will be prompted to validate personal information provided on Part A of the application for security validation. If the existing logon is registered to a different email address than the one provided on the application, the customer will see a "you're are not authorized to view the message" notice on the screen. If this occurs, please verify the email address with your client.

The customer will be able to complete Part B of the Application after signing in.

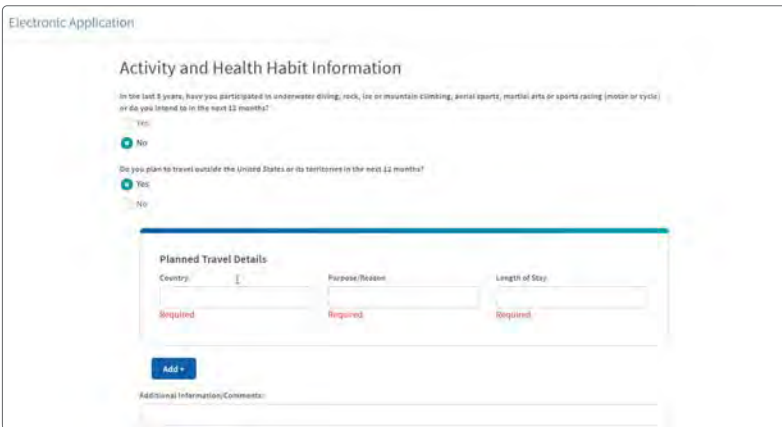


If the customer needs assistance, selecting 'Contact & Help' will display the information of the producer associated with the account, as well as a link to the contact page for Mutual of Omaha.



After the customer selects 'Click to Begin', the Activity Information screen will appear.

To ensure all applications contain the required information, all In Good Order and required field rules that existing in the producer-led application will be valid for the consumer-completed version.



The customer can save the application at any time or select 'Next' to move to the Medical History screen.

In the last 12 months, have you used any form of tobacco or any form of nicotine replacement/cessation product (such as nicotine gum, patch, spray, e-cigarette, vapor, etc.)?

Yes

No

Save Next

Once all required fields have been completed, the customer will select Next and be directed to the Electronic Signature Consent page. Customers must view the Electronic Signature Consent disclosure to sign.

Electronic Application

[Back to Patient Information](#)

Electronic Signature

Electronic Consent

To begin the electronic signature process, please review the Electronic Signature Consent below.

Review Electronic Signature Consent **COMPLETED**

I have read the Electronic Signature Consent.

Sign Decline

Next

After signing the electronic consent, the customer will move on to the electronic signature page. The customer must review the client application and any other required state-specific documentation. Once all documents are reviewed, the customer will validate the signing city and state, and select to sign the document.

Electronic Signature

Review Application

Please review the application and all other forms in their entirety for accuracy, understanding and agreement. This application contains multiple pages and forms. If changes or updates to any information are needed, or if there are questions, please inform your producer.

Review Client Application **COMPLETED**

I acknowledge that I have read and understand all of the forms presented. I agree that the electronic signature I provide below shall be applied to the forms and will not be used for future transactions.

By clicking the 'Sign' button below, you, the client, are electronically signing all applicable forms. This button must be pressed by the client, and not by a third party on behalf of the client.

Please enter the city and state where you are signing the documents)

City: State:

Sign Decline

Next

After selecting 'Next', the customer will be directed to the final submission screen.



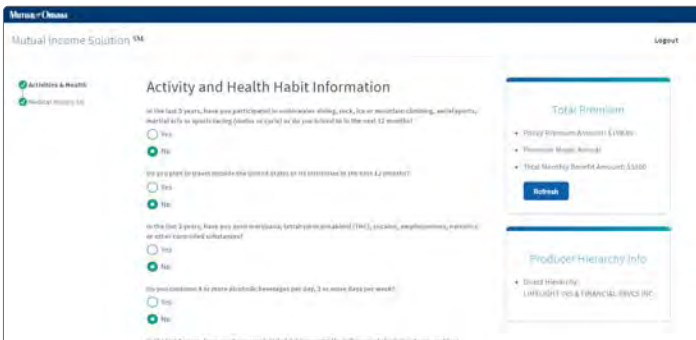
Once the customer selects 'Submit', the application will be sent to Mutual of Omaha. The application status on the dashboard will update to 'Submitted'.

Reopening Applications

If the customer decides to turn control of the application back over to you, select the 'Reopen Application' option from the dashboard.

First Name	Last Name	Product	App Status	UW Status	State	Start Date	Last Updated
Adam	Johnson	SMALL	STARTED		GA	2020-09-23	2020-09-23
Bartolo	Tendrick	SMALL	SUBMITTED	Offer Renewed Product Renewal opportunity	NE	2020-09-23	2020-09-23
John	Lee	SMALL	RENEWAL NOT COMPLETED		NE	2020-09-23	2020-09-23

Once you take back control of the application, the App Status will return to 'Started'. Complete Part A of the application and select 'Next' to access the Part B Method Selection screen. Once you select 'Complete Now', you'll be directed to Part B of the application, with any saved customer responses completed.



If the customer attempts to access the SMP link after you reopen the application, the customer will receive a message directing them to contact you.



The application can be passed between you and the customer as many times as is necessary to complete the application.

Signing an Application

Reopened Signature Notes

If you reopen the application, you'll need to re-sign the application for submission. The time and date stamp will be updated to reflect the most current signing information.

Note: Any documentation that had been uploaded during previous signings will not be retained. Any additional documentation should be reuploaded any time a new signature is applied.

Once the e-Application is complete, Client and Producer Electronic Signature Consent forms will be displayed.

Client Signature

To begin the e-signature process, please review the eSignature Consent below.

[Electronic Consent](#) I have read the Electronic Signature Consent

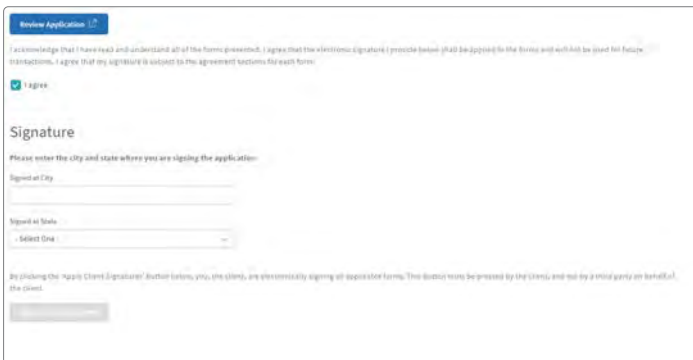
Actions for Your Clients

1. Click the **Electronic Consent** button to download the Electronic Signature Consent PDF for review (not required).
2. Select the box to acknowledge they have read the Electronic Consent (required). They won't see **Review Application** until they select the box.



The screenshot shows the 'Client Signature' section of a form. At the top, it says 'To begin the e-signature process, please review the signature Consent below.' There are two buttons: 'Electronic Consent' and 'I have read the Electronic Signature Consent'. The second button is checked. Below this is the 'Application Review' section, which includes a 'Review Application' button. A paragraph of text follows, stating that the user acknowledges they have read and understood all forms and agrees that the electronic signature will be used for future transactions. At the bottom, there is an 'I agree' checkbox which is currently unchecked.

3. Click **Review Application** to generate a PDF of the Application Packet for review (not required).
4. Complete the acknowledgements and City/State fields in the Client Signature section and click the **Apply Client Signatures** button to electronically sign the Application.



The screenshot shows the 'Signature' section of the form. It starts with a paragraph of text: 'I acknowledge that I have read and understand all of the forms presented. I agree that the electronic signature I provide below shall be deemed to be signed for future transactions. I agree that my signature is subject to the agreement sections for each form.' Below this is a checked 'I agree' checkbox. The 'Signature' section has a heading and a sub-heading: 'Please enter the city and state where you are signing the application.' There are two input fields: 'Signed at City' and 'Signed at State'. Below the 'Signed at State' field is a dropdown menu labeled '- Select One -'. At the bottom, there is a paragraph of text: 'By clicking the "Apply Client Signatures" button below, you, the client, are electronically signing all applicable forms. The forms may be prepared by the client and not by a third party on behalf of the client.' Below this text is a greyed-out button.

5. Provide the City/State fields in the Client Signature section and click the **Apply Client Signatures** button to electronically sign the Application. Once the client selects that button, the **Producer Signature Section** will appear.

The screenshot shows a form titled "Signature". Below the title is the instruction: "Please enter the city and state where you are signing the application". There are two input fields: "Signed at City" with the text "Omaha" and "Signed at State" with a dropdown menu showing "Nebraska". Below these fields is a line of small text: "By clicking the 'Apply Client Signatures' button below, you, the Client, are electronically signing all applicable forms. This document must be printed by the client, and not by a third party on behalf of the Client." At the bottom of the form is a blue button labeled "Apply Client Signatures".

Actions for the Producer

1. The Producer can review the application and complete the acknowledgement.

The screenshot shows a form titled "Producer Signature". Below the title is the section "Producer Review" with the instruction: "Please review the application and all other forms in their entirety for accuracy, understanding and agreement. This application consists of multiple pages and forms." There is a blue button labeled "Review Application". Below this is a line of text: "I acknowledge that I have read and understand all of the forms presented. I agree that the electronic signature (provided below) shall be applied to the forms and will not be used for future transactions. I agree that my signature is subject to the agreement sections for each form." There is an unchecked checkbox labeled "I agree". Below this is another line of small text: "By clicking the 'Apply Producer Signatures and Submit Application' button below, you, the producer, are electronically signing all applicable forms and submitting the completed application to Mutual of Omaha. You will not be able to make changes after pressing the below button." At the bottom of the form is a greyed-out button.

2. The Producer can enter City/State fields in the Producer Signature section and the **Apply Producer Signatures and Submit Application** button will be enabled. Once they select this button, they will not be allowed to go back into the application.

The screenshot shows the same "Producer Signature" form as above, but with the "I agree" checkbox checked. The "Producer Signature" section is now visible, with the instruction: "Please enter the city and state where you are signing the application". There are two input fields: "Signed at City" and "Signed at State" with a dropdown menu showing "Nebraska". Below these fields is the section "Upload Underwriting Documents". There is a "Document Type" dropdown menu with "Submit Docs" selected. Below this is a line of small text: "By clicking the 'Apply Producer Signatures and Submit Application' button below, you, the producer, are electronically signing all applicable forms and submitting the completed application to Mutual of Omaha. You will not be able to make changes after pressing the below button." At the bottom of the form is a greyed-out button.

3. Select the **Apply Producer Signatures and Submit Application** button to electronically sign and submit the Application to the Home Office.

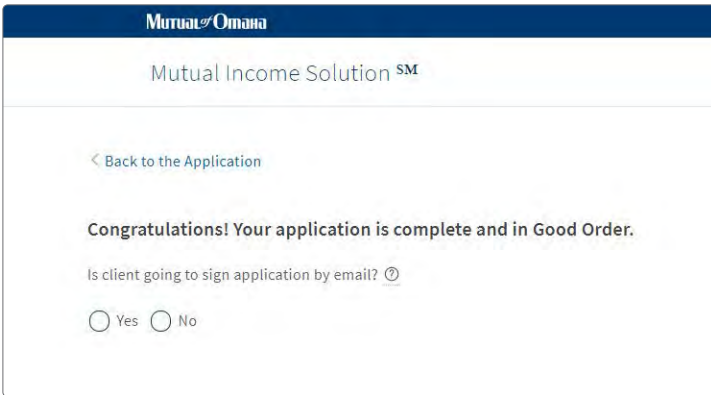
4. Click the **View Completed Client Application** button to download the Application Packet PDF for the Client.
5. Click the **Download/Print Completed Application** button to download the Application Packet PDF.
6. Click the **Return to Dashboard** button or Logout.

Non-face to face signature

Once all information has been entered and the page navigation displays all green checkmarks, the Next button will be enabled to proceed to the Signature Screen.



Ask the customer how they'd like to sign the application. If you're not meeting the customer in person, a secure email will be sent to the customer. Answer "Yes" to the question.

A screenshot of a web application interface. At the top is a dark blue header with the Mutual of Omaha logo. Below the header, the text 'Mutual Income Solution SM' is displayed. A link '< Back to the Application' is visible. A bold message reads 'Congratulations! Your application is complete and in Good Order.' Below this is a question: 'Is client going to sign application by email?' followed by a help icon. At the bottom, there are two radio button options: 'Yes' and 'No'.

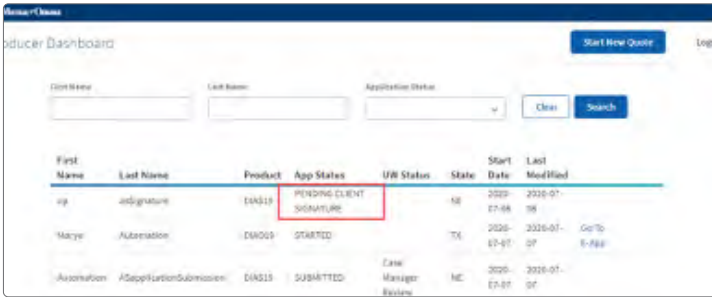
Next, complete the review, attach any documents and sign the application. The application will be sent to the customer for review and signature.

The screenshot shows a web form titled "Mutual Income Solution" with a sub-header "Producer Review". Below the header, there is a paragraph of text: "Please review the application and all other forms in their entirety for accuracy, understanding and agreement. This application contains multiple pages and forms." A blue button labeled "Review Application" with a magnifying glass icon is positioned below the text. Underneath, a disclaimer states: "I acknowledge that I have read and understand all of the forms presented. I agree that the electronic signatures I provide below shall be applied to the forms and will not be used for future transactions. I agree that my signature is subject to the agreement sections for each form." A checked checkbox labeled "I agree" is present. The next section is titled "Producer Signature" and includes the instruction: "Please enter the city and state where you are signing the application." There are two input fields: "Signed at City" (a text box) and "Signed at State" (a dropdown menu with "- Select One -" and a downward arrow). Below these is a section for "Upload Underwriting Documents" with a "Document Type" dropdown menu (also showing "- Select One -") and a "Browse" button. A note at the bottom of the form reads: "By clicking the 'Apply Producer Signatures' and 'Submit Application' button below, you, the producer, are electronically signing all applicable forms and submitting the completed application to Mutual of Omaha. You will not be able to make changes after pressing the below button." At the very bottom, there is a grey button labeled "Apply Producer Signatures and Submit Application".

Open the signed application and return to the dashboard.

The screenshot shows the Mutual of Omaha dashboard. At the top left is the Mutual of Omaha logo. The page title is "Mutual Income Solution SM" and there is a "Menu" link at the top right. A large green banner with white text reads: "Congratulations! Your application has been submitted." Below the banner, there are two buttons: a white button with a black border labeled "Return to Dashboard" and a solid blue button labeled "View Completed Producer Application".

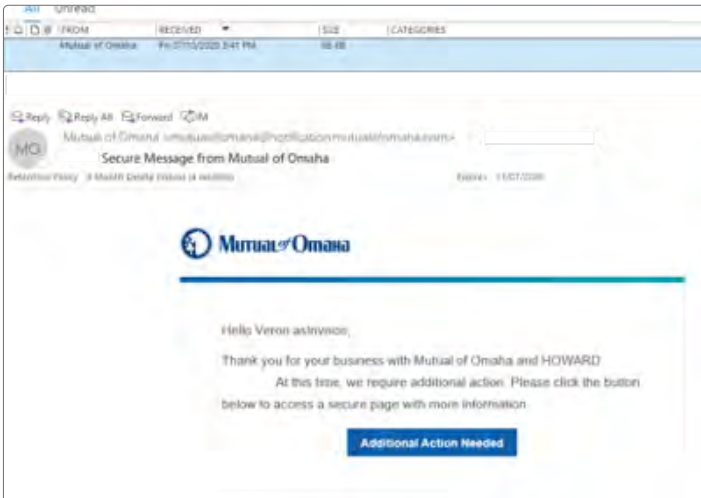
The dashboard will show the app status of, "Pending Client Signature".



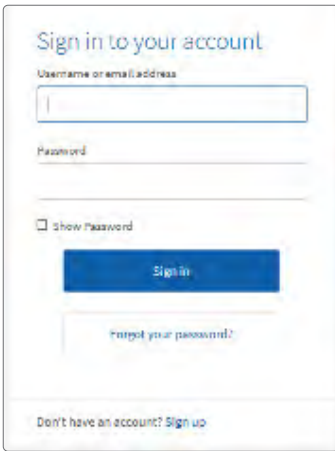
The screenshot shows a 'Producer Dashboard' with a search bar and a table of applications. The 'App Status' column for the first row is highlighted with a red box and contains the text 'PENDING CLIENT SIGNATURE'.

First Name	Last Name	Product	App Status	URR Status	State	Start Date	Last Modified
ip	edgignature	EA615	PENDING CLIENT SIGNATURE		SD	2023-07-07 08:00	
Maeye	Autensation	EA609	STARTED		TX	2023-07-07 07:00	Go To My Page
Assonation	A5ApplicationSubmission	EA615	SUBMITTED	Case Manager Review	NE	2023-07-07 07:00	

The customer will receive a secure email from Mutual of Omaha. The subject of the email is, "Secure Message from Mutual of Omaha". The customer is directed to click on the "Additional Action Needed" button to complete the application process.



The customer is asked to sign in with a current Mutual of Omaha Customer Access account or to create one, using the "Sign Up" link.



Sign in to your account

Username or email address

Password

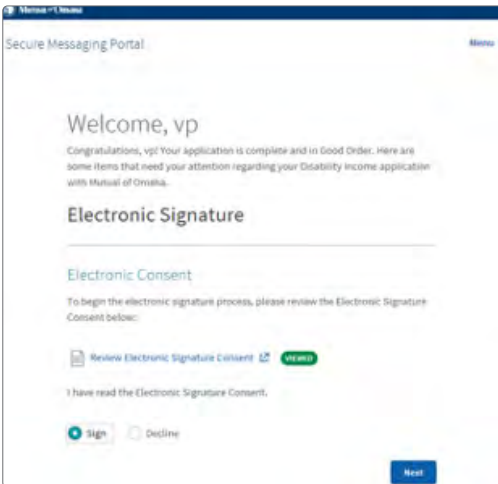
Show Password

[Sign in](#)

[Forgot your password?](#)

Don't have an account? [Sign up](#)

The customer is first asked to consent to receive electronic documents and to sign electronically from Mutual of Omaha. The customer should select the "Review Electronic Signature Consent" link to read the disclosure document before selecting the Sign button.



Secure Messaging Portal

Welcome, vp

Congratulations, vp! Your application is complete and in Good Order. Here are some items that need your attention regarding your Disability Income application with Mutual of Omaha.

Electronic Signature

Electronic Consent

To begin the electronic signature process, please review the Electronic Signature Consent below:

[Review Electronic Signature Consent](#)

I have read the Electronic Signature Consent.

Sign Decline

[Next](#)

After agreeing to sign documents electronically, the customer will be directed to review and sign the application. Signing the documents also means entering the city and state of where they are physically located.



Welcome, vp

Congratulations, vp! Your application is complete and in Good Order. Here are some items that need your attention regarding your Disability Income application with Mutual of Omaha.

Electronic Signature

Review Application

Please review the application and all other forms in their entirety for accuracy, understanding and agreement. This application contains multiple pages and forms. If changes or updates to any information are needed, or if there are questions, please inform your producer.

 Review Client Application  **REVIEW**

I acknowledge that I have read and understand all of the forms presented. I agree that the electronic signature I provide below shall be applied to the forms and will not be used for future transactions.

By clicking the "Sign" button below, you, the client, are electronically signing all applicable forms. This button must be pressed by the client, and not by a third party on behalf of the client.

Please enter the city and state where you are signing the document(s)

City

State

Sign Decline

Next

After completing the signature requirements and selecting the Next button, a Submit response page is displayed for the final acknowledgement



You're All Done!

Your documents have been successfully submitted.



Documents

Your documents are available to view or download for your records.

Electronic Consent

 [Review Electronic Signature Consent](#) 

Review Application

 [Review Client Application](#) 

After selecting the Submit button, the customer will see a screen to show the application was submitted successfully.

Submit Response

By clicking "Submit", I acknowledge that my responses provided on the previous screen(s) will be submitted to Mutual of Omaha for review.

[Submit](#)

If the customer feels something is wrong with the application to sign, there's an option to 'Decline' to sign. If Decline is selected, the customer will be asked to type a response about why they've declined the application.

The producer dashboard will reflect that the customer refused to sign the app. Contact your customer to make any modifications to the application. The signature process would have to be repeated for the application to be submitted to the home office.

Welcome, Veron

Congratulations, Veron! Your application is complete and in Good Order. Here are some items that need your attention regarding your Disability Income application with Mutual of Omaha.

Electronic Signature

Review Application

Please review the application and all other forms in their entirety for accuracy, understanding and agreement. This application contains multiple pages and forms. If changes or updates to any information are needed, or if there are questions, please inform your producer.

Review Client Application viewed

I acknowledge that I have read and understand all of the forms presented. I agree that the electronic signature I provide below shall be applied to the forms and will not be used for future transactions.

By clicking the "Sign" button below, you, the client, are electronically signing all applicable forms. This button must be pressed by the client, and not by a third party on behalf of the client.

Please enter the city and state where you are signing the document(s)

City: State:

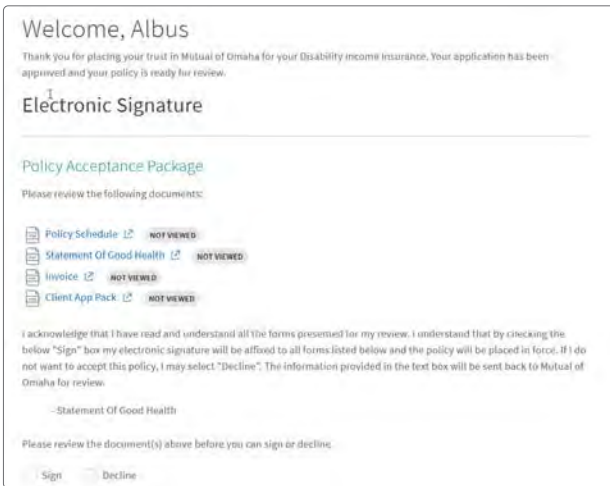
Sign Decline

Reason for Declining:

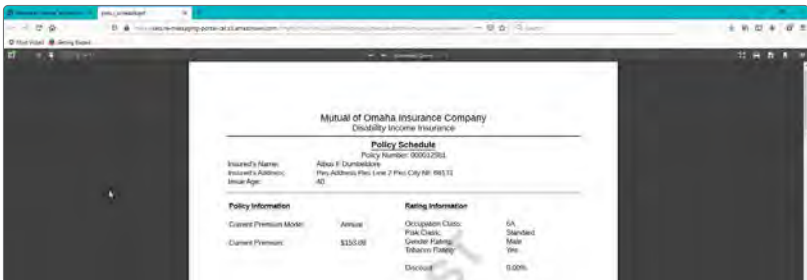
Reason for declining is required before submitting.

A secure email is sent to the customer with a link to the Secure Messaging Portal. The customer is asked to sign in with the credentials set up during the application signature process (or if an account is already on file with Mutual of Omaha.) The Secure Messaging Portal displays a link to the Policy Delivery Package Documents. Selecting the link will open, in a new browser tab, the Policy documents that were signed by both the customer and the producer.

Once the customer opens the policy package, the "VIEWED" green button appears and the customer is asked to select the "Confirm" button to acknowledge delivery of the policy documents. A "Thank You" message appears on screen for the customer.

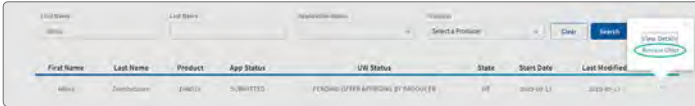


The Policy Documents have multiple pages. The customer can review the documents on screen and / or print a copy.

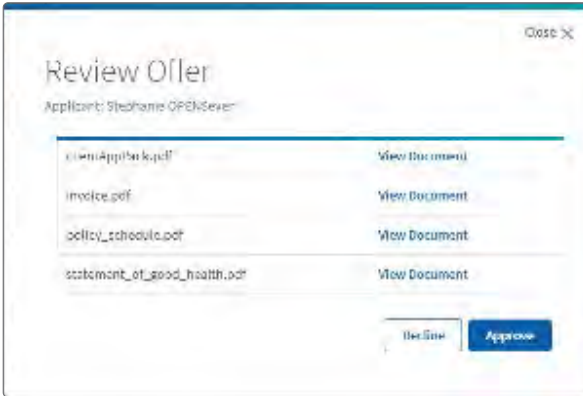


Review Policy Acceptance

When an offer is ready to review, a new link will be displayed on the dashboard. Open the link to review the multiple documents before agreeing to the quoted offer.



First Name	Last Name	Product	App Status	UW Status	State	Start Date	Last Modified
Mills	Donatellson	EMCA	SUBMITTED	PENDING OFFER APPROVAL BY PRODUCER	WI	2024-09-11	2024-09-11



Review Offer

Applicant: Stephanie OPENSEVER

clientAppbk.pdf	View Document
invoice.pdf	View Document
policy_schedule.pdf	View Document
statement_of_good_health.pdf	View Document

Decline Approve

Each document can be opened by selecting the 'View Document' link on the document row.

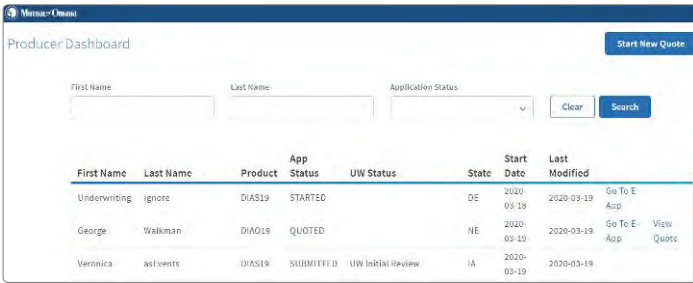
After reviewing the documents, select Decline or Approve by clicking the appropriate button.

If "Approve" is selected, Underwriting is notified that an offer was accepted. An email will be sent to the customer from Mutual of Omaha. The customer will be able to review the documents and sign. Once the documents are signed, the policy will be placed in effect and issued.

Monitor Your Quotes and Applications

The Mutual Income Solutions Dashboard is a handy tool you can use to create Quotes and prepare e-Applications. You can find or view your Quotes and Applications and monitor the status of submitted Applications from the Dashboard.

1. Start a new Quote by clicking the **Start New Quote** button.
2. Start or continue an e-Application by clicking the **Go to E-App** link next to a Quote.
3. To find a Quote or Application, enter one or more search filter(s) at the top of the Dashboard. You can search by First Name, Last Name, Application Status or any combination of the three.



The Status will be one of the following (Note: This list may change as system updates are made)

- **QUOTED** — Quote has been calculated and saved
- **STARTED** — Some, but not all, sections of e-App have been completed
- **SUBMITTED** — e-Application has been signed by Client and Producer and has been submitted
- **PENDING** — Underwriting in process
- **ACCEPTED** — Application has been accepted for issue
- **ISSUED** — Policy issued



Underwritten by
Mutual of Omaha Insurance Company

Why Mutual of Omaha

We're invested in your success. We're committed to giving you the products your customers want plus the tools, resources and support you need.

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