

# Automated Underwriting

Instant underwriting decisions and fast application process.



Mutual of Omaha offers Automated Underwriting on the e-Applications for Living Promise<sup>®</sup> Final Expense, Term Life Express<sup>®</sup> and IUL Express<sup>®</sup>. You can deliver instant underwriting decisions and a faster underwriting process to your clients.

## 4 Reasons Why You'll Like Automated Underwriting

### Reason #1

**Get instant underwriting decisions for your Living Promise, Term Life Express and IUL Express e-Apps.** Get a decision whether it's 10:00 on Tuesday morning or 8:00 on Sunday evening. It's decisions all day, every day.

### Reason #2

**Easy to use.** The e-App guides you step by step, tells you which questions to ask, and gives your client an underwriting decision on the completed application.

### Reason #3

**You'll always have the right forms.** When using iGO e-App, all the required forms have been pre-loaded so you don't have to worry about missing a form or using the incorrect one.

### Reason #4

**Faster sales process.** Close the sale faster with quicker underwriting decisions.

## Getting Started is Easy

Use the same iGO e-App you're familiar with today. The Automated Underwriting feature will work in the background, while you complete the e-App. It's that easy.

## Here are Some Helpful Tips:

- **Where to start** - Select the "Electronic Applications" link on the home page of Sales Professional Access. Then scroll down to the "Life e-Application" section. Select "Start New Case"
- **Possible Underwriting outcomes** - Approved, Referred to Underwriting (you or your client will be contacted for more information), or Declined
- **Hardware requirements** - Use your desktop, laptop or mobile device.
- **Need help?** - Monday-Friday 7:30 a.m. - 5:00 p.m. CST, Underwriting Call Center 800-775-7896

Make the purchasing process even quicker and easier on your clients by using the e-Applications for Living Promise, Term Life Express and IUL Express.

