

# MUTUAL INCOME SOLUTIONS<sup>SM</sup>

## Underwriting Quick Reference Guide

Product Description	Accident & Sickness Disability	Accident Only Disability
Issue Ages	18-61	18-61
Guaranteed Renewability	Guaranteed renewable to age 67, Conditionally renewable to age 75	Guaranteed renewable to age 67, Conditionally renewable to age 75
Non-Cancelable	Non-cancelable to age 67, conditionally renewable to age 75	N/A
Occupational Classes	6A, 5A, 4A, 3A, 2A, 1A 5M, 4M, 3M, 2M	6A, 5A, 4A, 3A, 2A, 1A 5M, 4M, 3M, 2M
Maximum Monthly Benefit**	\$20,000	\$5,000
Elimination Period (Calendar Days)	30, 60, 90, 180, 365, 730	30, 60, 90, 180, 365, 730
Benefit Period	6 mo., 1, 2, 5, 10, To Age 65, 67, 70	6 mo., 1, 2, 5, 10
Base Benefits	Total Disability, Presumptive Total, Survivor, Transplant, Rehabilitation, Recurrent Disability, Waiver of Premium, Suspension during Military Service	Total Disability, Presumptive Total, Survivor, Rehabilitation, Recurrent Disability, Waiver of Premium, Suspension during Military Service
Optional Benefits	Automatic Increase Benefit (AIB), Future Insurability Option (FIO), Extended Regular* Occupation, True Regular* Occupation, Return of Premium, Cash Value Benefit, Social Insurance Supplement**, Residual Disability, Enhanced Residual Disability, Mental or Nervous and Substance Abuse, Catastrophic Disability Benefit, Cost-of-Living Adjustment - 3% & 6%	Automatic Increase Benefit (AIB), Future Insurability Option (FIO), Social Insurance Supplement**
Underwriting	Simplified, up to \$6,000 monthly benefit, Full Underwriting - \$6,001+	Simplified, up to \$5,000 monthly benefit
Premium Discounts***	Common Employer (15%), Self-Employed (15%), Two-Person Household (10%), Multi-Policy (10%), Association (15%), <b>Maximum discount up to 30%</b>	
Premium Payment Options	Automatic Bank Withdrawal Annual, Semi-Annual, Quarterly, Monthly	

**Note:** Elimination period and/or benefit period may vary by state. Features and riders may not be available with all policies or approved in all states.

\*In California Extended Regular Occupation and True Regular Occupation will show as Extended Usual Occupation and True Usual Occupation.

\*\*Social Insurance Supplement rider required on 2A, 1A, & 2M occupational classes to obtain maximum monthly benefit; In New York Social Insurance Supplement will show as Social Insurance Substitute.

\*\*\*Percentage and/or available discount may vary by state.



Underwritten by  
Mutual of Omaha Insurance Company

# Underwriting Requirements Overview

## Medical Underwriting Guidelines: Accident & Sickness

Issue Age	Total Monthly Benefit Amount	
	Up to \$6,000	\$6,001-\$20,000
18-45	Pharmacy Check Medical Information Bureau	Pharmacy Check Medical Information Bureau Blood, Urine, Physical Measurements
46+	Pharmacy Check Medical Information Bureau Blood, Urine, Physical Measurements	Pharmacy Check Medical Information Bureau Blood, Urine, Physical Measurements

Accident Only requires Medical Insurance Bureau and Pharmacy Check only.

## Income Documentation Requirements: Accident & Sickness and Accident Only

Total Monthly Benefit Amount	
Up to \$6,000	\$6,001+
N/A	Non-Owner Employee: 1 year Filed Tax Return/W-2*
	Owner/Self Employed**: 2 Year Filed Personal/ Business Tax Returns

**Note:** Net Income (income less business expenses prior to taxes) is used for self employed individuals. Gross Income is used for Non-Owner Employees.

\*If with employer less than 1 year, most recent 2 consecutive pay stubs required.

\*\*Self Employed Discount requires most recent filed 2 years personal/business tax returns.

**For more information, view our product and underwriting guides.**