

e-Application Pre-Approval Enhancements

Here's everything you need to know.

We've added a pre-approval process to our e-application that will help streamline the process for clients and eliminate the guesswork. This reference guide will help you understand the changes and how it impacts your business.

What products are included in the pre-approval process?

For our initial release, we have added the pre-approval feature for the following products:

- Living Promise® Whole Life
- Indexed Universal Life Express®
- Term Life Express®


What does the new process look like?


After completing the Primary Insured information section, we will run a quick medical pre-check. Then, after completing the Plan Information section, you will be taken to a Pre-Approval Information screen where one of the following pre-check indicators will appear.

Indexed Universal Life Express and Term Life Express

 FAVORABLE

Living Promise

 FAVORABLE - Level

 FAVORABLE - Graded

All Products

 NOT FAVORABLE

The pre-check indicator can help you determine if the client would like to continue with the remainder of the application.

This indicator is based only on the information obtained to this point and is not a guarantee of coverage or benefit levels.

What's next?


If the applicant wants to proceed with the application, click the **Lock Data and Continue Application** button.

If the applicant does not want to proceed, click the **Do Not Continue Application** button. If the application is abandoned at this point, it will not be sent to Mutual of Omaha and will not be counted in your placement percentage calculations.

Once you continue the application, you will be taken to the underwriting questions section and we will continue the underwriting process.

Please note that the approval may change based on additional information gathered throughout the rest of the application. You will be given the final decision once the application is submitted.

What if more time is needed?

 We are still obtaining more information.

There may be times where it takes a few more seconds to return the pre-check indicator. If that happens, you will see the **Not Enough Information** indicator. Simply wait a few seconds and hit the refresh button to re-check for a pre-approval indication.

There is no limit to how many times you refresh the screen. The applicant can also decide to proceed or withdraw the application at this point without receiving the pre-check indicator.

At Mutual of Omaha, we strive to continually make improvements that help increase the ease of doing business, and we hope these enhancements provide you and your customers with the best experience possible.

If you have questions, please contact a member of our sales team or scan the QR code to watch a Pre-Approval Training Video.



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