

# Automated Underwriting

Instant underwriting decisions and a fast application process.

Mutual of Omaha offers Automated Underwriting on the e-Applications for Living Promise® Whole Life, Term Life Express® and Indexed Universal Life Express®. 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 a.m. on Tuesday morning or 8 p.m. 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?** - We're available Monday-Friday 7:30 a.m. - 5 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.