iGO e-App User's Guide

For producer use only. Not for use with the general public.



🐼 Митиаг�Отана

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Getting Started

The Mutual of Omaha life insurance e-application may be accessed through Mutual of Omaha's SPA site (Electronic Applications – Life), or directly through your marketer's site.

Any questions regarding the iGO e-App, contact Mutual of Omaha:

Broker Sales Support: 800-693-6083

Agency Sales Support: 877-617-5589

Browser Requirements

Use the most recent version of a preferred browser listed below. If you have issues, clear your cache or your browser history.

- Chrome
- Edge
- Firefox
- Safari

For additional training, videos can be accessed on Sales Professional Access.

When you first log in to the e-application system, you will get two options: to **Start a New Case** and to **View My Cases**. Selecting the **View My Cases** option will display a dashboard with the producer's started and completed cases.

Митеал об Олана 🕢	My Cases Need Assistance? - Welcome
A MARKEN AND AND AND AND AND AND AND AND AND AN	
Start New Case	View My Cases

View My Cases

The View My Cases button opens a dashboard to view e-applications. The dashboard has two categories, **Alerts** and **Cases**. Individual cases remain on the dashboard for 120 days.

The dashboard status for each case will show if a case has been submitted to United of Omaha or Mutual of Omaha. The status will indicate whether the application is either **Application e-Submitted** or **Abandoned**.

Mu	rual#Отана				My Cas	ses Ne	ed Assistance? +	Welco
y C	ases	Start New Case			Search All			
ase	Actions -						All Case A	ctivity
•Jer	A Name	Status 0	Carrier	Product	Date Modified -	View Forms	Case Actions	
	A Tester, TestEJ	e-Signature Resend e-Signatur	e Invite	Express	10/4/2023		Case Actions	
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	Case Details Case Details DisTest, Owner Sign Case Details Case Details Case Details	Status 0 Locked - Awalting HIPAA eSignature Resend e-Signature Invite Awalting Consumer e-Signature	f4 > >> Carrier @Mmac/Dasa	Go to page: Product Term Life Express Indexed Universal Life Express	Date Modified~ 10/4/2023	View Forms	Case Actions Case Actions Case Actions	

/ C	ases Start	t New Case		2	Search All		
ase i	Actions -						All Case Activity
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	Name TLERevampORowner, Xwfytkjufpsmre Case Details DisTest, OwnerSign Case Details Tester, HIPAAPresent Case Details	Status O Locked - Awaiting HIPAA eSignature Resend eSignature Invite Resend eSignature Invite Awaiting Consumer e-Signature Application e-Submitted	Carrier G MenacOtaac G MenacOtaac G MenacOtaac	Product Term Life Express Indexed Universal Life Express Term Life Express	Date Modified- 10/4/2023 10/4/2023	View Forms	Case Actions

1. Alerts and Cases

A case will move to the **Alert** section if a predefined action or event occurs. The **Alert** message is viewable by clicking the orange alert triangle. An alert will automatically clear when the event or action is completed or cleared, and the case will move to the **Cases** section. Clicking on the applicant's last name will open their e-application.

2. Search

A case can be found by entering the client's first, middle, or last name into the **Search** field.

3. Sorting and Filtering Cases

Cases can be sorted by clicking on the column heading for Name, Status, Carrier, Product and Date Modified.

Status: This field will give the status of the case. To view the definition of statuses, click the blue information circle.

If a case does not say **Application e-Submitted**, the case has not been submitted to United of Omaha or Mutual of Omaha.

4. View Forms

Users may view the pdf's associated with an individual case by clicking on the **View Forms** icon. All completed information for that case will be displayed on the corresponding pdfs.

5. Case Actions

This column contains available actions for an individual case.

- Duplicate Case will add a new individual case with the same information.
 Data entered on the original case may automatically transfer to the new case.
 Each screen will need to be validated and premium will need to be manually entered.
- **Resend e-Sig Invite** gives the user the ability to resend electronic signatures without having to open the case.
- **e-Sign** should not be used by the user to e-sign the case. This functionality is not working correctly.

6. Case Details

When you select the **Case Details** button, a window will pop up showing you an overview of an individual case.

se Details			View Form	Case Actions
erts and Messages:		e-Signer Status:		
Your e-Signature	is needed at this time.	Consumer	Role PIN/TIN/S	e-Signature SSN Status Action
ase Summary:		Agent	Agent	Pending Awaiting Signature
nsured Name	Wcunwbcdwmhjcup TLErevampFL	Wcunwbcdwmhjcup TLErevampFL	Proposed 0123 Insured	Completed Accepted
nsured Date of Birth	01/09/1966			Signature
Carrier	United of Omaha			
itate	FL	Activity History:		
Product Type	Term Life			
Product Name	Term Life Express	10/4/2023 11:53 e-S AM	Signature email notificati	on sent to Agent
Premium	\$796.20	10/4/2023 11:53 Wo AM Sig	unwbcdwmhjcup TLErei ned as Proposed Insure	vampFL has successfully e- d
		10/4/2023 11:42 Wo AM int	cunwbcdwmhjcup TLErev to the e-Sign process	vampFL has successfully logged
		10/4/2023 11:40 e-S AM TLi	Signature text notification ErevampFL	n sent to Wcunwbcdwmhjcup
		9/21/2023 12:09 Ca	se started	

7. Resend e-Signature Invite

This button opens a modal window and gives the user the ability to resend electronic signatures without having to open the case.

If there is at least one recipient that had the invite sent by text message, the following will occur:

- The Email column heading display Email/Cell and
- The textbox will be editable to allow you to change or save an alternate cell phone number or email addresses

send e-Signature Invite				
Check the box corresponding to t number as necessary, then click i	the individual(s) you wish to resen Resend.	d invites to. You	may adjust the email addr	ess or cell X
Note: Updates to email addresse	s or cell numbers will only be save	d if the notificati	ion is sent.	×
Го:				
Recipient	Email/Cell	Role	e-Signature Status	Expiration Date
 Pexrvrtyijacwvw Dnpdwwawznnraxp 	45	Owner	Pending Awaiting Signature	10/24/2023
 Xwfytkjiufpsmre TLERevampORowner 	@mutual	Proposed Insured	Pending Awaiting Signature	10/24/2023
ustom Text:				
			6	Resend

Start a New Case

When you select **Start a New Case**, the **Case Information** tab display. The screen is divided into three areas:

Proposed Insured

- For Children's Whole Life, enter the **Owner's** name, date of birth and gender
- For other products, enter the Insured's name, date of birth and gender
- Case Description
- Carrier and Product The state selected will determine what forms to generate.
 - For life insurance products, select the **Owner's** signing state
 - For accidental death select the **Owner's** resident state

Start New Case						
		Case	Information			
Status	Date Modified					
Started	02/19/2020					
Proposed Insured						
First Name			Last Name			
Date of Birth	Age	Gender				
MM / DD / YYYY		Please select	× .			
Case Description						
(Examples: \$500,000.00), Kid's Policy, Business Policy, etc)					
Carrier and Produ	ct					
State:		Product Type				
Please select	Υ.	Please select		•	Find Availat	
Product • Please choose State	and Product Type above and					

When all the required fields are complete, the **Find Available Products** button is enabled. The products available for the state entered are displayed. Click on the **Select** button adjacent to the desired product. Once the product is selected, the **Application** tab will generate.

tart New Case						
		Case I	nformation	-		
Status	Date Modified					
itarted	08/19/2020					
Proposed Insured						
First Name			Last Name			
Test			Testing			
Date of Birth	Age	Gender				
MM/ DD / YVYY		Please select	-			
Case Description	Kid's Policy, Business Policy, etc))				
Case Description Examples: \$500,000.00, Carrier and Produc	Kid's Policy, Business Policy, etc) T	Product Time				
Case Description (bamples: \$500,000.00) Carrier and Produce State: Nebraska	Kid's Policy, Business Policy, etc) t	Proclust Type Term Life		V	Find <i>I</i> vaila	ble Products
Case Description (Examples: \$500,000.00, Carrier and Product State: Nebrasha Product	Kiars Policy, Business Policy, etc) t	Product Type Term Life		V	Find Availa	ble Products
Case Description Examples \$500,000.00, Carrier and Produce State: Nebrasha Product Carrier=	Kiars Policy, Business Policy, etc) t	Product Type Term Life Product	listing	V	Find Availa	IGO e-App
Case Description (bamples: \$500,000.00, Carrier and Produce Seare: Nebracka Product Carrier= Memory (Duess.)	Kicrs Policy, Business Policy, etc) t	Product Type Term Life Product Term Life Answers - Full App	lication	V	Find Availa	IGO e-App Select 1-Sign
Case Description Examples \$500,000,00, Carrier and Produc Same Nebracia Product Carrier Memory Obass I Memory Obass I	Kids Policy, Busines Policy, etc) t	Product Type Term Life Product: Term Life Arowers - Full App	lication	V	Find Availa	IGO e-App Select p-Sp Select s-Spe

Application

The top section will appear on all screens. Any data entered on **Case Information** will automatically populate 'like' fields in the application. Yellow fields are required to be completed for the screen to be in good order.

	MUTURL of Onesita 🕥		My Cases Need Assistance? • Welcome
	Testing Test United of Omaha	Term Life Express Point of Sale Decision	5 Case Notes Save 12 View Forms Case Actions
1		4 Case Informa	ation Application
 Producer Information 			
? Proposed Insured	Proposed Insured	and the restrict	
Insurance History	Test	Middle Initial	Testing
Plan Information	Date of Birth	Age	Gender at Birth
HIPAA Signature and Lock Data			O Male O Female
	Social Security No.		

1. Navigation Window

The navigation window will populate with the screens needed to complete the application. The green check-marked screens indicate they are in good order. Additional screens may be added based on how questions are answered.

2. Case Information

This section displays carrier, insured name and product selected from **Case Information** page.

3. My Cases

Selecting My Cases will return the user to the dashboard.

4. Tabs

These tabs will allow you to toggle between the **Case Information** and the **Application** screens.

5. Case Notes / Save / View Forms

Case Notes give the user the ability to add information that will be viewable only by the producer.

Save will save information entered on the screen prior to clicking Next button.

View Forms will display the forms with completed information associated with an individual case. All completed information for that case will be displayed on the corresponding pdfs.

6. Case Actions

This section contains available actions for an individual case.

Screen Information

All required fields must be completed before a screen will be in good order (green checkmark in navigation window). Required fields are highlighted in yellow.

 Producer Information 	Proposed Insured I	Name			
Proposed Insured	First		Middle Initial	Last	
V Proposed insured	Test			Testing	
 Insurance History 	Date of Pirth	4.00	Conder at	Dirth	
V Plan Information			O Male	O Female	

Based on answers provided, additional screens and/or additional reflexive questions may appear if more information is required.

The **Next** button on each screen with automatically save the information that was entered and display the next screen according to the navigation window. However, a screen may be accessed directly by clicking on a screen in the navigation window.

Messages will appear to assist the producer in completing the questions.

Additional Producers

All required fields must be completed before a screen will be in good order (green checkmark in navigation window). Required fields are highlighted in yellow.

Will there be an additional produce • Yes No Second Producer Information	er associated with this contract?		
First	Middle	Last	Date of Birth
Last 4 digits of SSN	Producer ID Number		
56 Split 0% % Split must equal 100.	A '% Split' field will and will be required	liso display with the first producer's informati . Total percentage of split must equal 100%	ion 6.

Validate and Lock Data

When all screens have the green checkmark, the application is in good order and can be locked. Locking the application ensures the information entered cannot be altered during the signing process. The application can be unlocked if information needs to be updated. Unlocking the application will void any final application signatures that were captured.

If the product has point-of-sale decision, the information completed prior to the HIPAA signature, completed HIPAA signature and completed underwriting questions will not be unlocked.

e-Signature Process

Each signing party can review the documents they are required to sign and apply their e-signatures separately. However, the signing party is not required to open the forms before signing. Each signing party will have their own signature screen (Apply e-Signature). The information presented to each signing party may be different based on the signing party's role (insured, owner, etc).

The Producer Statement screen is located in the e-signature process.

Post-Submission Email Set Up

Post-submission email set up is optional. This feature will send an email to the selected parties to access their completed application using a PIN number. This defaults to the last four digits of the client's social security number and can be changed. The email will be sent once the application has been submitted.

Post Submission Email Set Up		
Fill out the information below to send a copy of the signed application	to selected parties.	
Proposed Insured		
Insured Testing	4 Digit Pin	Email Address
Owner		
Owner Testing	4 Digit Pin	Email Address
Producer		
	4 Digit Pin	EmailAddress
	1234	RABYC1@testingmutualofomaha.com



Print application for client's wet signature - will be the only

signing option in certain scenarios. A message will be displayed if an answer results in wet signature only. Once printed, the application



will need to be manually sent to Mutual of Omaha.

Collect all signatures electronically – For clarity on the meaning of **Present or Not Present**, an informational message is displayed to user. Each signing party can choose a different signing method – **Present or Not Present**. The same signature screens will appear regardless of method. The owner is expected to enter the **Signed at City** on this screen, and it is the only place on the application where the signing city is required. The **Signed at State** is not editable and is pre-filled with the state that was chosen on the **Case Information** screen.

- \bullet For life insurance products, select the owner's $\ensuremath{\textbf{Signing}}$ state
- For accidental death, select the owner's Resident state

Present

The signing party must be physically in the presence of the producer. If **Present** is selected as the signing method, an **e-Signature Disclosure** screen will generate with a security question as an alternate method of validating the signing party.

Each signing party must review the documents and apply their own signature.

Not Present

This signing method should be used when the producer is not in the physical presence of the client (completing the application over the phone or using a screen share tool). Please indicate phone interview or screen share on the Producer Statement. Each signing party will receive either an email or text to review and sign their application. They will need to enter their 4-digit PIN number. This defaults to the last four digits of the signer's social security number unless the PIN was changed within the e-app. The Apply e-Signature screen should appear once the PIN is entered.

If **Text** notification method is used, the user is mandated to read to the signer the verbiage displayed after selecting the text option. Additionally, the user is expected to inform the signer about the toll-free number they would be receiving a text message from, with a link to review and sign their application.

Collect all client signatures electronically	 Print application for client wet signature
Please specify the location of all signing parties	
Please Note: In order to complete the app	Section with a December in the sector method all active must be
Flease Note. In order to complete the app	nication with a Present signature method, all parties must be
physically click the device on which the signa	ture screen is displayed. For all other situations, a Not Prese
physically click the device on which the signal email/text.	ure screen is displayed. For all other situations, a Not Prese
physically click the device on which the signal email/text.	nication with a Present signature method, an parties must be ture screen is displayed. For all other situations, a Not Prese
physically click the device on which the signal email/text.	incation with a Present signature method, an parties must be ture screen is displayed. For all other situations, a Not Prese
physically click the device on which the signa email/text.	incation with a Present signature method, an parties must be
Physically Click the device on which the signa email/text.	incation with a Present Signature method, an parties must be ture screen is displayed. For all other situations, a Not Prese
Present Wesent Work and the device on which the signal email/text. Wytkjlufpsmre TLERevampORowner - Propose Present Not Present	incauton film a Present signature method, an parties must on fure screen is displayed. For all other situations, a Not Prese
Weight and the device on which the signal email/text. Wyfykjulight for the device on which the signal email/text. Wyfykjulpsmre TLERevampORowner - Propose Present No Present No Present	incation wind a Present signature method, an parties must be ture screen is displayed. For all other situations, a Not Prese
whysically click the device on which the signal email/text. whytkjlufpsmre TLERevampORowner - Propose Present Not Present Notification Method	incation with a Present signature method, an parties must be ture screen is displayed. For all other situations, a Not Prese
Viewase Note: In Order to Complete the appropriately (click the device on which the signal email/text. Wyfykjulfpsmre TLERevampORowner - Propose Present Not Present Votification Method Email O Text	incauton fundi a Presenti Signature metrologi, an parties misc on fure screen is displayed. For all other situations, a Not Prese
Viewase Note: In Order to Complete the appropriately (citck the device on which the signal email/text. () Present () Present () Not Present Notification Method () Text	incauto mini a Presenti signature memoju, an parties misi, or ture screen is displayed. For all other situations, a Not Prese ed Insured

O Present	Not Preser	nt		
otification Me	thod			
O Email	• Text			
verifying/ent reeing to a te pcessing.	signer: tering your cell p ext is not require	phone number below, ye ed to complete your app	ou agree to receive an aut lication, and you may elec	omated te t an alterr
ell Phone Nun	nber	4 Digit PIN		
iell Phone Nun	nber 21	4 Digit PIN 0938		
Cell Phone Nun 32 Please inf Please enter cit	nber 21 Form the signer t	4 Digit PIN 0938 that, they will receive a t ner will be signing the a	ext from 1-844-307-6442 v oplication.	with a link

This will be the only signing option in certain scenarios. A message will be displayed if an answer results in **Not Present** e-signature method only.

Once the initial electronic notification(s) have been sent to signing party(s), instructions on what's next would be displayed on screen. Also, the notification method cannot be changed after the initial send.

If there are issues, the email or text message can be resent. The signing party will need to use the most current email or phone number.

More information on this signing method is located under Email & Text e-Signature.



Apply e-Signature

Each signing party can review the documents they are required to sign and apply their e-signatures separately. However, the signing party is not required to open the forms before signing as the acknowledgements have been bundled together with the signing process. All the signer must do is the following:

- Apply Signature
- Click Apply e-Signature
- Once all information on this page has been completed, the Next button will appear

Apply eSignature - Proposed Insured / Owner	
welcome, name of Proposed Insured / Owner	
To begin the eSignature process, please review the application and all other forms in their entirety for accuracy, understanding and agreement. This application contains mit forms.	ltiple pages and
If changes or updates to any information are needed, or if there are questions, please inform your producer.	
Review Your Application and Disclosures	
 By clicking 'Apply eSignature', name of Proposed Insured / Owner is agreeing to the documents reviewed and the following: I acknowledge that I have read, or had read to me, and understand all of the forms presented for my review that are applicable to this application. I agree that the electronic signature provide below shall be applied to the applicable forms, will not be used on inapplicable forms or for future transactions an effect as signing the forms by hand. I agree, that my signature is subject to the agreement section of each form. 	d has the same
Apply eSignature	
C Back	

- Touch/Finger Sign (If device is touch enabled)
 - Click Sign
 - Use finger or stylus to draw signature in the box
 - Click Capture when signature is acceptable to the signing party.

Depending on the device/browser being used to sign, an option to finger sign may display.

(1) We have detected that you are signing the application from a touch enabled device. You have the option of providing your digital signature on this touch device by using your finger. You may also provide your digital signature by touching a button

Would you like to sign the application with your finger?

Yes
 No

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Apply eSignature

welcome name of Proposed Insured / Owner

To begin the e-Signature process, 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 Your Application and Disclosures

By clicking Apply eSignature: name of Proposed Insured / Owner is agreeing to the documents reviewed and the following: • I acknowledge that I have read, or had read to me, and understand all of the forms presented for my review that are applicable to this application. • I agree that the electronic signature I provide below shall be applied to the applicable forms, will not be used on inapplicable forms or for future transactions and has the same effect as signing the forms by hand. • I agree, that my signature is subject to the agreement section of each form.

6 We have detected that you are signing the application from a touch enabled device. You have the option of providing your digital signature on this touch device by using your finger. You may also provide your digital signature by touching a button.

Vould you like to sign the application with your nger?	NEW
l Decline	Sign Clear
ur application review and eSignature process are no ur Agent advising him/her that you have completed ease contact your agent. After closing this screen, yo	w complete and your eSignature has been applied to the document(s) that you reviewed. An email has been sent to the eSignature process. Please note that this application is not an offer for insurance. If you have any questions, u will not be eSite to access this site again to review your application.
	View & Print Copy of Signed Application

Thank you for submitting your electronic application to United of Omaha Life Insurance Company. Your eSignature process is now complete. You may close the browser to exit.

Welcome Consent - Producer

The producer will still see the **Welcome Consent** screen and need to complete the following:

- Review Terms of Use and e-Signature Consent in the scroll box
- Click Review Your Application to review the completed forms
- Click the 'I have reviewed the application and Terms of Use and read each of the pages that are to be e-signed'. This checkbox will be enabled when all of the documents have been viewed

Once all information on this page has been completed, the **Next** button will appear.

/elcome Consent -	Producer	
kome, jane signature		
begin the eSignature process, please re	eview the Terms of Use and eSignature Consent by using the scroll bar to the r	ight.
TERNS OF USE CONDITIONS OF USE by using this With bries in relation to an Disclassing of the State of the State of the State Disclassing of the State of the State of the State State of the State of the State of the State Accuracy, BLABLITY, On Official State Blables, BLABLITY, On Official State Blables, BLABLITY, On Official State Accuracy, BLABLITY, On Official State Accuracy, BLABLITY, On Official State Accuracy, BLABLITY, On Official State Blables, BLABLITY, On Official State Accuracy, BLABLITY, Accuracy, BLABLITY, Accuracy, BLABLITY, Accuracy, BLABLITY, Accuracy, Accura	application for insurance with MAJAU of Oracle (togethe with its affiliates, With site and must bot this site immediately, United of Oracle may revise is the site and must bot this site immediately. United of Oracle may revise in the Mathematical South this with a mendatory of the site and the immediate or consists of oracle and works of the site immediately. South and instrume or versions of oracle and works of the site immediately of Site of Oracle and South and South South All South and South Sou	"Unded of Deside"), you agree with the following Terms and Conditions DF Use ("Terms") without initiation hear Terms at any time by updating this positive, tou are board by any such revisions and should herefore it workbacktering of any school correspondence of the terms of
	Additional Forms	

The producer's **Apply e-Signature** screen will include a **Submit to United of Omaha** button. Once submitted, a Thank You message, Policy Number (if product has this feature) and a Pointof-Sale Decision message (if product has this feature) will appear.

Apply colginature - H	oudeen
☑ I, name of Producer	
I acknowledge that I have read, or had rea electronic signature I provide below shall signature is subject to the agreement sec	id to me, and understand all of the forms presented for my revier be applied to the applicable forms and will not be used on inappl tion of each form.
Please enter the city where you are signin	g the application.
signed at day	
Omaha	NE *
Omaha Apply eSig	NE •
Omaha Apply eSig Print Signed A	NE
Omaha Apply eSig Print Signed A	NE •

Please enter the city where you are sig	ning the application.	is or for future transactions	l agree, that my signature is subj	ect to the agreement sec	tion of each form.	
signed at City		iigned at State				
Omaha		NE	•			
	Apply eSignature					
	Print Signed Application					
2	submit to United of Omaha					
olicy Number: Policy Number D	splayed (not available on all produ Sectronic Application!	cts)				

If you are accessing the iGO e-App tool from marketer's link, and the marketer has a back-office stop set up in their iPipeline profile, an email will be sent to the marketer's back office for approval. Once the back-office has approved the case, it will be submitted to United of Omaha.

Email & Text e-Signature - Differences from In-Person Signing

Email

The email the clients receive will show the sender as 'producer's name <donotreply@ipipeline.com>'.

The subject line is **"Action required on your United of Omaha Application - DO NOT REPLY"**.

All clients will receive emails concurrently.





the following link to be directed to your

online application:

https://clickwrap2 -uat2.ipipeline.com

/CossEnterpriseSuite

<u>/default.aspx?cwid=</u> d8d923a7-75d3-45e6

-baec-a6a91941ed80

C

Tap to lo 🔸 iew

Text mess... 😳 🌷

(H) 🖪

Text

A text message is sent for each party that signs via text notification method with a link to the application for review and signature.

The toll-free number: **1-844-307-6442** is used to send out text messages. If someone tries to call this number, it will give a brief message and disconnect the call.

All clients will receive text messages concurrently, when clicking the link in text message, the same **Welcome** screen as with email pops up, and the signer must enter the last four digits of their social security number. Similar to the **Present Apply e-Signature** screen.

- If credit card was chosen for the initial payment:
 - The credit card payor will see the credit card fields that need to be completed
 - Visa and Mastercard are the only cards accepted
 - Once all credit card information has been entered, a Submit button will appear
 - The client will receive a message if the credit card information was submitted successfully
- The client can decline to e-Sign the documents
- The client will receive a thank you message once they Capture/Apply
 e-Signature depending on whether they finger sign or sign with the Apply
 e-Signature button. Depending on the device/browser being used to sign, an option to finger sign may display

pply esignature name of Proposed Insured / Owner			
/elcome			
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Review Your Application and Disclosures			
r clicking 'Apply eSignature', name of Proposed Insured / Owner is agreeing to the documents reviewed a	nd the followin	g:	
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After the **Insured/Owner/Other Insured** has received, opened and applied their e-signature the producer will receive their email to complete the signature process and submit the application.

All signing parties' e-signatures will be completed before the producer receives an email to sign.

You will be notified by email when the proposed insured:

- Begins the signature process
- Attempts unsuccessfully to log into the application
- Is locked out of the application by trying to access it three times unsuccessfully
- Signing party declines the signature process
- Has not attempted to sign the application within seven business days
- Completes the signature process

If a problem occurs during the e-signature process, contact Mutual of Omaha: Broker Sales Support: 800-693-6083 Agency Sales Support: 877-617-5589

Additional Features (not available on all products)

Producer Look-Up

The iGO e-App will send the producer's information to Mutual of Omaha to obtain the producer's demographic, hierarchy, licensing, appointment and certification information.

If the producer's information is not found at Mutual of Omaha, the producer can **Submit as Guest**. There will be a delay in issuing the case until the information can be located/completed.

Messages will generate based on Mutual of Omaha's information regarding valid state licenses, appointments and certifications.

Commission may be shared with multiple producers. The additional producer's information is not validated during the e-app. It will be verified by underwriting once the application is submitted. Only the first producer is required to sign.



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			Case Information	Application		
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	Test Producer					
	Producer Number					
	0123456					
	S	elect User				
	Sub	mit as Guest				

Address Pre-Fill

Address suggestions will appear as an address is being entered.

- If one is chosen, additional address fields will pre-fill (city, state, zip)
- If one is not chosen, the address must be manually completed

Email Address Validation

If an email address is entered, it will be validated to determine if it is an actual email address.

Automated Underwriting / Point-of-Sale Decision

Cases that are submitted using point-of-sale underwriting decision products will show a decision upon submit as **Approved** ('Approved-Graded' or 'Approved-Level' for Living Promise), **Declined** or **Referred**.

Automated underwriting / point-of-sale decision features include:

- Confirm Identity Proposed Insured
- Insurance History Existing Insurance
- Plan Information Maximum Coverage Amount & Rider Information
- HIPAA Signature and Lock Data
- Underwriting Screen Format
- Premium Summary Updates
- Instant Decision Messages

Confirm Identity - Proposed Insured

For point-of-sale decision products, the proposed insured's identity must be verified.

If there is an inconsistency (i.e. SSN mismatch, etc), the **Confirm Identity** screen will generate. Each field will need to be verified.

- Select Yes if correct
- Select No if incorrect and enter the correct information

If there is a discrepancy with the proposed insured's date of birth, the **Proposed Insured** screen will need to be revisited to edit this information.

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] Insurance History	our or joine	O Yes O No			
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	Re-enter Date of Birth				
	Proposed Insured Phone Number	Correct?			
	(1000) 200 11 10	o res o No			
	PI Phone Number				
	Confirm				
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Insurance History - Existing Insurance

For point-of-sale decision products, an additional question will appear if the proposed insured has existing United of Omaha life insurance coverage. This is a request for authorization to retrieve the policy information.

- If the proposed insured gives authorization, the existing policy information will be automatically entered in the **Insurance History** grid but will need to be validated.
- If the proposed insured does not give authorization, the existing policy information will need to be manually entered in the **Insurance History** grid.

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Plan Information - Maximum Coverage Amount & Rider Information

For point-of-sale decision products, the **Plan Information** page will display the maximum coverage amount available. If the proposed insured has current coverage with United of Omaha, the maximum coverage amount available will be calculated based on the amount being replaced.

This feature will error if the primary insured's information is not completed.

The risk indicator is standard.

Accidental Death Benefit Rider for Living Promise is on the **Premium Summary** screen.

Additional health questions required for Disability Income and/or Dependent Children Rider (if available and selected) will be asked within the underwriting questions.

his is the maximum coverage allowed based on existing United of Omaha policies	Amount of Insurance Applied for	
\$300,000	\$0	
Amount entered is not within product guidelines. Min \$25,000 Max \$300,000.		
erm Period		

HIPAA Signature and Lock Data

For point-of-sale decision products, the proposed insured must sign the HIPAA Authorization during the e-app process to allow the gathering of information to make an underwriting decision.

Once the case is locked for HIPAA Authorization signature, no updates can be made to information previously entered within the e-app. Data must be locked, as we rely on this information to order evidence and provide an instant decision, so no changes are allowed.



Signature Method:

The proposed insured can sign the HIPAA Authorization either **Present** (face-to-face) or **Not Present** (email or text).

HIPAA Apply e-Signature:

Insured may or may not review the application, click **I Agree and Consent to applying my signature** and the HIPAA Authorization is signed.

This screen is that same for both **Present** and **Not Present** signature methods. **Not Present** presents a thanks you message once the signing party has completed their signature.

Once the proposed insured's signature is applied, the case is required to be submitted to United of Omaha as we have gathered information and must have the HIPAA Signature. If the case is not submitted within 10 days, the case will be marked 'Abandoned' and automatically submitted to United of Omaha.

Underwriting Screen Format

For point-of-sale decision products, the **Underwriting** screen format will have a different look and feel as the health questions are interactive and additional information may be needed to obtain a decision.

There may be multiple pages and/or multiple tabs. This is informational only and should not be used as navigation. Please use the **Continue** button to navigate through the **Underwriting** pages. The **Next** button will take you to the next screen in the navigation tree.

There will be a Summary page to verify answers. If a change is needed to an answer, the tab/page will need to be revisited to correct the answer.

The **Overall** tab will display the status of completing the health questions.

Once the health questions have been completed, a message will display that your responses have been submitted. The answers to the health questions cannot be edited.



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Insurance History	Thank you f	or completing the I lealth Assessment. Your re	sponses have been submitted.	
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HIPAA Signature Method				
IIIPAA Apply eSignature				
 Underwriting 				
7 Beneficiaries				
Premium summary				
Validate and Lock Data				

Premium Summary Updates

For point-of-sale decision products, the **Premium Summary** screen allows for editing of select information that was entered prior to HIPAA Signature.

- The face amount can be decreased
- The face amount may automatically decrease based on underwriting rules
- The Accidental Death Benefit Rider can be added (Living Promise only) or updated/removed
- The Disability Income Rider may be removed automatically (if client no longer eligible for this rider based on underwriting rules)

Instant Decision Messages

Once the case has been submitted, the policy number and underwriting decision will display. The underwriting decision will include Approved, Declined or Referred, Level or Graded benefit (if applicable) and with or without riders (if applicable).

Premium Calculation

The **Premium Summary** screen provides a summary of the case details needed to calculate the premium amount. The **Calculate Modal Premium** button will display if the product has this feature. If the product does not have this feature, the premium amount will need to be calculated using another method and entered on the **Premium Summary** screen.

Credit Card

Paying the initial premium by credit card is only available for electronically signed applications.

If the applicant answers **Yes** to paying the initial modal premium by credit card, the cardholder must be selected. The only signature method available will be email (not present) for the cardholder. The cardholder will enter the credit card information within the application signing process. Visa or Mastercard are the only cards accepted.

For life products, the amount charged to the credit card will be the full modal premium amount

Credit Card Type: redit Card Number: Expiration Date: Premium Amount: Cardholders Name: Billing Statement Address Address: 123 Main 34 City: USA State: CO Zip: 999999 this is the last opportunity you will have to view or change your credit of	En	ter Credit Card Information
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based upon the renewal premium mode and will be charged when the policy is ready to be placed by underwriting. Submitting of the credit card transaction does not put a hold on the credit card account. Initial credit card cases, along with automatic deduction cases, could be eligible for temporary/conditional insurance.

For accidental death, the amount charged to the credit card will be the monthly premium amount and the transaction is taken immediately from the cardholder's account upon submission.

Bank Validation

The bank routing and account Numbers will be validated. Error messages are based on whether an ACH transaction is likely to clear.

Do not enter leading zeros or the check number into the **Account Number** field.

Debit and credit cards cannot be accepted on this screen.

A red error message means that the ABA Routing Number is invalid or the account is closed. Please enter a different Routing/Account Number or select a different payment method to continue. The e-app will not be **In Good Order** until information is corrected.

If warning message received, verify routing and account numbers. The e-app will remain **In Good Order.**

Attachments

The **Attachments** screen generates for universal life products after the application has been completed and the case data has been validated and locked.

If an illustration will be attached to the application, an entry on the **Attachments** screen is required.

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	Case Information Application
Producer Information	Validate and Lock Data
Proposed Insurec	Validate and Lock Data
Insurance History	Congratulations Your application is complete and in Good Order.
Plan Information	
HIPAA Signature and Lock Data	
HIPAA Signature Method	Illustration Acknowledgment/Certification
HIPAA Apply eSignature	Will an illustration matching the policy applied for be attached to this application?
/ Underwriting	O Yes O No
Beneficiaries	
Premium Summary	
Validate and Lock Data	

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Voice Signature

Voice signature is available on the Guaranteed ADvantage product. It is only available to those marketers that have been approved by Mutual of Omaha.

If voice signature is enabled, the call center rep will have the capability to enter the client's credit card information if the client elected to pay their initial payment by credit card.

Nould you like to pay your initial modal premium by Credit Ca	rd?		
Tres UNO			
A The cardholder must be the Proposed insured and cannot charged to the credit card when the policy is submitted.	choose Print and Wet Signature. The initial premium will be		
You will not be able to enter the cardholder's credit card in your browser to the most recent version and reenter the credi Monthly Bank Service Plan.	formation if you are not on a current browser. Either upgrade it card information or change the CC question to 'No' and select		
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igned City Signed State	v-Signature: Review over phone and e-Submit via the web.		
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Accept v-Signature			
	E-Mail Signatures: 1. Agent must collect the E-Mail address for each signer.		
lease print a copy of these documents for your future reference.	 All signers must have access to the internet and have their own E-Mail address. All signers must agree to use the e-Signature process. 		
View Signed Application	 All signatures must be obtained within 7 business days. 		
	V-Signatures: 1. Agent must record the call.		
You MUST click the button below to submit your application.	 Agent must read agreement, Fraud and payment wording. Agent must read voice signature wording 		
Submit to Mutual of Omaha			

Submitted Applications

Once the application is submitted, the producer and back office (if applicable) will receive an email from Mutual of Omaha indicating the case was successfully received, along with the policy number.

Any questions regarding a submitted application, contact Mutual of Omaha:

Broker Sales Support: 800-693-6083

Agency Sales Support: 877-617-5589

Why Mutual of Omaha

Over 50 years of Mutual of Omaha's Wild Kingdom taught us that the animal kingdom and the human kingdom have something in common ... an instinct to protect what matters most. Through insurance and financial products, we help people protect their lives, protect their families, protect their kingdoms.



MutualofOmaha.com

