

May 15, 2017

New Fully Underwritten Life Insurance Application

Effective June 1, 2017, we are revising our Fully Underwritten Life Insurance Application. The new Fully Underwritten Application will now require two signatures – one for each part of the two-part application, if filled out.

The new application packets are available for you to download from the Sales Professional Access (SPA) website. You can also order new application packets through your normal supply channels. Please discard any existing stock you have of the old Fully Underwritten Application packets as soon as possible and replace them with the new versions.

PLEASE NOTE: The application packet form numbers haven't changed but you will notice a revision date located just below the form number. Any application packet with a revision date of 06/01/2017 contains the updated forms.

For example, in Alabama, the new application packet form number will be as follows:
LAP1099_AL_0613 06/01/2017

Transition Rules

- You can begin using the new Fully Underwritten Application packets immediately in all approved states.
- The old Fully Underwritten Application will only be accepted through June 30, 2017.
- The new Fully Underwritten Application will be required for all applications received on July 1, 2017 or later.

State Approvals

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State	Application
All states except California and New York	The new two-part Fully Underwritten Application is approved. The transition rules above apply.
California	The new two-part Fully Underwritten Application is not approved; however, your old combined Fully Underwritten Application will be revised 06/01/2017 to reflect the June 1 approval of Life Protection Advantage IUL. While the transition rules above do not apply, we still encourage you to begin using the June 1, 2017 version of the application packet.
New York	The new two-part Fully Underwritten Application is not approved. You will continue to use the old combined Fully Underwritten Application packet.

FAQs

- **Which products use the Fully Underwritten Application?**
The Fully Underwritten Application is used for Income Advantage IUL, Life Protection

Advantage IUL, Guaranteed Universal Life (GUL), AccumUL Answers, AccumUL Plus, and Term Life Answers.

- **Does this impact the electronic application?**

At this time, the Fully Underwritten Application changes only apply to the paper application. Our Term Life Answers electronic application (eApp) will be updated in the near future. Watch for more information coming soon!

- **What improvements have been made to the new Fully Underwritten Application?**

A number of improvements have been made, all with the goal of improving the user-experience for the agent/producer and the client. A few of the improvements you will notice include:

- The client signatures are now included on both part 1 and part 2. This reduces confusion in situations where only part 1 of the application is required.
- The agreement section has been shortened, making it easier for the agent/producer while still providing the necessary protection.
- The plan information section has been updated with a checklist of products, which means the agent/producer will no longer have to write them in.
- The placement and types of questions have been updated to be consistent with competitor applications.

If you have any questions, please contact your Sales Director or Account Executive.

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