

# Mutual Income Solutions<sup>SM</sup> Quote, e-App and Dashboard Guide



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use with the general public.



Underwritten by  
Mutual of Omaha Insurance Company



## Using Our Quote and e-App Tools

The quote and e-App tools for Mutual Income Solutions make it easy to get business issued. Provide your client an accurate rate quote. Submit the e-App. Check for a notification that your client's coverage has been issued. It's that simple. And fast!



## Here's Why You'll Love the e-App

- It's easy to use, which makes it easy to communicate the application process to your clients
- Saves time and ensures accuracy (all of the forms you need are included)
- Quick policy issue — usually in days
- When policies are issued fast, you also get paid fast
- Offers signature collection options, a big advantage if you're working remotely with a client
- Provides you the flexibility to offer your clients a convenient way to complete Part B of the application



## Check Out These Helpful e-App Features

- The quote tool helps your clients choose the plan and premium that fits their budget
- Look for visual clues that help track your progress — prompts will indicate if you missed something
- Hover over **?** for helpful definitions
- Your work is auto-saved — no worries about losing the information you input
- View all of your e-Apps in progress on your dashboard



## Convenient Ways to Complete e-App

- Agent and client complete all of it together
- Client completes Part B medical information online at their own convenience
- Client completes medical information via a telephone interview

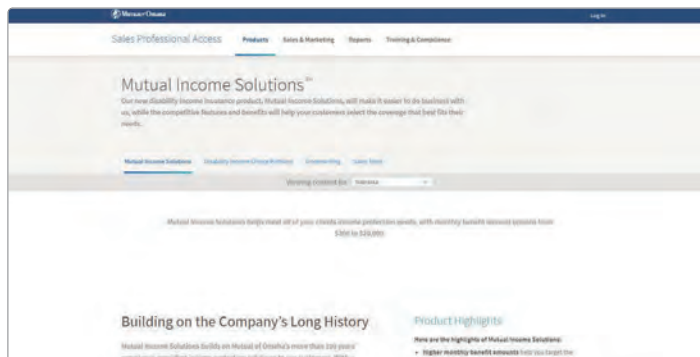
## Getting Started

The Mutual Income Solutions Quote and e-App allow you to quote and complete disability income insurance applications online. Your starting point is the Live Dashboard, which is a convenient hub to start a quote and to track the status of the applications you submit.

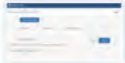
## Finding the Live Dashboard

### Start a New Quote

1. Go to [mutualincomesolutions.com](https://mutualincomesolutions.com)



2. Scroll near the bottom of the page to find the link to **Live Dashboard**.



### e-Application & Quote Tools

Run a quote online any time of day and use Mutual Income Solutions e-Application to submit business quickly.


[Start e-App](#)

- [Sandbox](#)
- [Live Dashboard](#)
- [Quote/e-App Guide](#)

## Quotes


1. Click **Start New Quote** on the dashboard.
2. If you're looking for a previously saved Quote, click the **Go To Dashboard** link at the bottom of the Quote screen.

### Start a New Quote



**Disability Income**  
Accident and Sickness

[Begin Quote](#)



**Disability Income**  
Accident Only

[Begin Quote](#)

Looking for a previous quote?

[Go To Dashboard](#)

Entering Quote Information

- 1. If you plan on running multiple plan designs, name each quote for reference.
- 2. Complete the Personal Information and Plan Information fields. Select Optional Riders and Discounts.
- 3. You may enter the information in any order, but if you skip a required field, a **Required** message will display directly below the field as a reminder.

**Note:** Use the ‘tab’ key to help identify a field that you may have missed.

Mutual of Omaha

Mutual Income Solutions <sup>SM</sup>

Accident and Sickness

Personal Information

First Name

John

Last Name

Smith

Gender at Birth

☐ Male

☒ Female

Does the client use tobacco?

☐ Yes

☒ No

Date of Birth

MM-DD-YYYY

Required

What is your state of residence?

-- Select One --

Required

Quote Results

Once you’ve entered all the required information, the Calculate button at the bottom of the form will be enabled.

- 1. Once you click **Calculate**, your Quote will be displayed.
- 2. You may choose **Edit Quote** to change Plan Information and recalculate as many times as you wish.
- 3. Once you are satisfied with the Quote, select **View PDF** to download a PDF copy of the Quote. **Disable pop-up blockers and be sure you are using Chrome.**

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Disability Income Premium Quote

[Quote ID: uz15lp]

Client Information		Summary of Coverage	
Proposed Insured	[Sample Client]	Coverage Type	[Accident and Sickness]

If you have received a quote, enter the six digit quote ID into the quote ID box to access the quote.

The screenshot shows the 'Producer Dashboard' with a top navigation bar containing 'Start New Quote' and 'Logout'. Below the navigation bar, there are two main sections. The first section has a 'Quote ID' input field and a 'Search' button. The second section has a 'Quote Type' dropdown menu (set to 'Last Name'), a 'Quote ID' input field, and 'Clear' and 'Search' buttons. At the bottom, there is a table with columns: Quote Name, First Name, Last Name, Product, App Status, UW Status, Producer, State, Start Date, Last Modified, and View Case Details. A 'Download Search Results' button and a 'Filter' icon are also present.

- 4. If you're not quite ready to complete an e-App for the quoted coverage, click **Save** to save the Quote to your Dashboard.
- 5. Click **Apply Now** to start the e-App process directly from the Quote screen.

The screenshot shows the 'Mutual Income Solutions DI Quote Results' page. It features a table titled 'Premium Cost Information' with the following data:

Premium Type	Amount
Monthly Premium	\$0.39
Quarterly Premium	\$0.47
Semi Annual Premium	\$0.39
Annual Premium	\$0.00

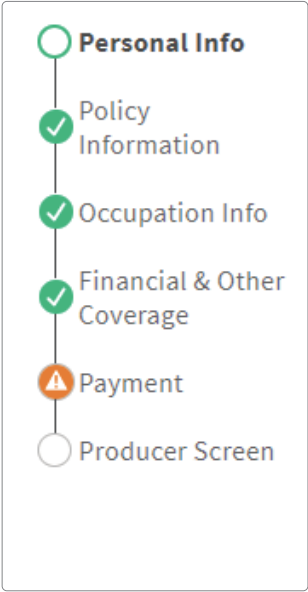
At the bottom of the page, there are buttons for 'Cancel', 'Edit Quote', 'View PDF', 'Save', 'Save & Copy to New Quote', and 'Apply Now'.

## Start a New Application

The e-App has six sections. The **Navigation Bar** lists the sections in the upper left corner of the screen. Click on the section title to quickly navigate to the different sections. An indicator appears before each section name to let you know the status of that section:

- Gray circle (Producer Screen) — section has not been started
- Green circle (Personal Info, Payment) — section has been started but not completed
- Orange circle (Medical History AO) with warning triangle — critical information has been omitted
- Green check mark (Policy Information, Occupation Info, etc.) — section has been completed

**e-App Sections**



**Total Premium**

Plan information from the Quote is automatically transferred to the e-App. A box showing Total Premium is displayed on the right side of the e-App screen. You can update coverages in the e-App and click the refresh button at any time to display the new Total Premium.

Total Premium

- Policy Premium Amount: \$9.58
- Premium Mode: Monthly
- Total Monthly Benefit Amount: \$2900

View Quote Illustration

Click save & exit button to return to dashboard.

Completing the e-App Sections

You may complete the sections in any order. If you skip one or more required fields in a section, **Required** will be displayed under the incomplete fields as a reminder.

**Note:** Use the ‘tab’ key to help identify any fields that you may have missed.

The screenshot shows the 'Personal Information' section of the Mutual of Omaha Mutual Income Solution SM application. On the left, a vertical navigation bar lists sections: Personal Info (selected), Policy Information, Occupation Info, Financial & Other Coverage, Payment, and Producer Screen. The main form area is titled 'Personal Information' and contains 'Proposed Insured's Information'. Fields include First Name (John), Middle Name, Last Name (Smith), Gender at Birth (Female selected), Date of Birth (01-01-1980), Social Security Number (marked as Required), Cell Phone Number (402-251-1111), Other Phone Number, and Email Address (marye.holtz@mutualof). A 'Next' button is at the bottom right.

After completing these sections, select the **Next** button at the bottom of the screen.

The screenshot shows the 'Producer screen' of the Mutual of Omaha Mutual Income Solution SM application. It includes a 'Comments or Special Instructions' field, a certification statement with 'Yes' selected, and a checkbox for 'I conducted an interview to produce.' (also selected). A 'Total Monthly Benefit Amount: \$2000' is displayed with a 'Refresh' button. A 'Producer Hierarchy Info' box shows 'Direct Hierarchies By: LIFELIGHT INS & FINANCIAL SERVICES, INC.'. Navigation buttons at the bottom are 'Previous', 'Save & Exit', and 'Next'.

You will be directed to a screen displaying the Part B Method Selection options. You may select to complete Part B at the time of submission with the customer or send Part B to the customer to complete at a later time.

The screenshot shows the 'Health Questionnaire' screen of the Mutual of Omaha Mutual Income Solution SM application. It asks 'Would you like to complete the Health Questionnaire and on-line now, or send to the client to complete on their own at a later time?' with radio buttons for 'Complete Now' (selected) and 'Send To Client'. Navigation buttons at the bottom are 'Previous', 'Save & Exit', and 'Next'.

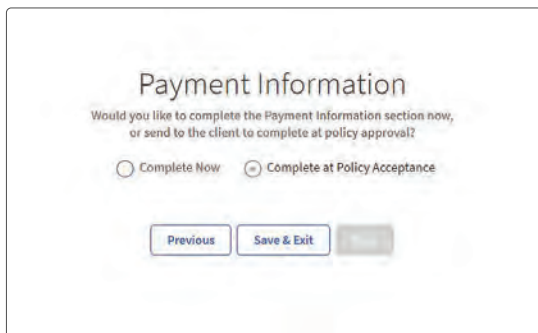


## Convenient ways to complete Part B of an application

- Part B completed with the producer and applicant together and face to face signature
- Part B completed with the producer and applicant together via phone or virtual meeting. Once completed, the e-app is sent to the applicant for signature via the Secure Message Portal (SMP).
- Part B sent to the applicant for completion via the SMP.
- Part B may be completed using the Mutual of Omaha Tele-App team at 800-74998652. Upon completion, the completed e-app is sent to the applicant for signature via the SMP.

### Payment Information Flow Selection

Now that Part A has been completed. You have the option to select when the Payment Information section is completed.

A screenshot of a web application interface titled "Payment Information". Below the title, it asks: "Would you like to complete the Payment Information section now, or send to the client to complete at policy approval?". There are two radio button options: "Complete Now" (which is selected) and "Complete at Policy Acceptance". At the bottom, there are three buttons: "Previous", "Save & Exit", and a disabled "Next" button.

Select the 'Complete Now' option to complete the Payment Information section with the applicant at the time of application submission.

Select the 'Complete at Policy Acceptance' option to have the applicant enter the payment information on their own during policy acceptance.

Payment Information

**Payment Information**

The first withdrawal date or charge date may be different from the monthly date selected below for recurring premiums. Depending on the amount of time elapsed between the policy date and the date the policy is accepted, the amount of the withdrawal or charge may exceed one month's premium and may occur on a date other than the policy date.

Payment Mode and Amount (Optional)			
Monthly	Quarterly	Semi-Annual	Annual
\$25.14	\$88.79	\$178.17	\$356.42

**Verify Payment Method**

☒ Automatic Bank Deductions

Verify Recurring Payment Mode (If payment mode is changed your first policy schedule will reflect this change.)

☐ Monthly

☐ Quarterly

☐ Semi-Annual

☒ Annual

Specify the date Recurring Premiums will be withdrawn (1st through the 28th of the month)

Provide Account Information

This Proposed Insured/Insured will not receive premium billing notices for this premium payment. We cannot publish electronic payment from foreign banks.

Account Type (select one)

☐ Checking

☐ Savings

Name of payor as shown on bank account

\*NOTE: If paper is other than check, this form cannot be completed electronically. Please contact your producer.

When the applicant completes the Payment Information section at the time of policy acceptance, the applicant will be able to Sign the BSP, accept the policy and sign the Statement of Good Health. The applicant will then receive another email with the updated policy packet (including the invoice) minutes after signing.

**Please note:** These changes do not support third-party payors. We are still requiring any electronically submitted eApps to be paid by the insured.

## Part B Method Selection

You will now see only Part A of the application, including the personal, policy, occupation, financial, payment, and producer information sections.

Mutual Income Solution <sup>SM</sup>

Personal Information

**Proposed Insured's Information**

First Name:  Middle Name:  Last Name:

First Date of Birth:  Date of Birth:  Second Date of Birth:

**Total Premium**

- Policy Premium Amount: \$139.68
- Premium (Total Annual)
- Total Monthly Benefit Amount: \$3500

Producer Led Part B

If you select **Complete Now**, the application will display the Part B Activities & Health and Medical History sections.



Additional Questions and Forms

The answers to some questions on the e-App will prompt additional questions to appear. For example, if you answer Yes to the following question in the Medical History Section, then one or more additional questions will be displayed.

Always present.

High blood pressure, high cholesterol, heart attack, coronary artery disease, chest pain, irregular heart rhythm, heart murmur, valvular heart disease, stroke, transient ischemic attack, aneurysm or any other disease or disorder of the heart, arteries or veins

☒ Yes

☐ No

Only appears when required.

Please indicate Diagnosis in the last 3 years for your condition(s).

☐ Hypertension (High Blood Pressure)

☐ High Cholesterol

☐ Heart Attack

☐ Coronary Artery Disease

☐ Chest Pain

☐ Irregular Heart Rhythm

☐ Heart Murmur

☐ Valvular Heart Disease

☐ Stroke

☐ Transient Ischemic Attack (TIA)

☐ Aneurysm

☐ Other

Once all required questions have been completed, select the **Next** button to move to the signature portion of the application.

The screenshot displays a web-based application form for a life insurance policy. The form is divided into several sections:

- Medical History:** Two questions are visible, both with "Yes" selected. The first question asks if the applicant has ever been diagnosed with, treated, hospitalized, consulted with, or been advised by a medical professional to consult with a physician, chiropractor, psychiatrist, counselor, therapist, or other medical professional for a condition. The second question asks if the applicant has ever taken any prescribed or non-prescribed medication in the past 5 years.
- Authorization to Disclose Information:** A section where the applicant authorizes Mutual of Omaha Insurance Company and its affiliates to use their information for underwriting and other purposes. The "Yes" option is selected.
- Total Premium:** A summary box showing the Policy Premium Amount (\$100.00), Premium Mode (Annual), and Total Monthly Benefit Amount (\$100.00). A "Refresh" button is present.
- Producer Hierarchy Info:** A box showing the direct lineage: LIFELIGHT INS & FINANCIAL SERVICES INC.

At the bottom of the form, there are three buttons: "Previous", "Save & Edit", and "Next".

If both Part A and Part B of the application are complete, the signature process will remain the same. You'll have the option to email the signature request to the customer or complete it at the time of submission with the customer.

- At any point during the completion of the Part B questions, you can select the 'Previous' button to return to the Part B Method Selection screen. From there, you can opt to return to the application or can opt to send Part B of the application to the customer to complete. All completed question data will be retained when moving between Part A and Part B of the application.
- If you opt to edit Part A of the application, or if the customer chooses to complete Part B at a later time midway through completing the application with you, all data will be retained.

If you have already completed part of Part B with the customer, then there's an update to the Part B completion method with the customer, the customer will be emailed a link and directed to a webpage where the Part B application will retain any of the answers completed by the producer. The customer will have the option to update these answers if necessary.

Customer Led Part B Completion

Completing the e-App Sections

If the customer wants to complete Part B of the application at a later time, select ‘Send To Client’ from the Part B Method Selection screen and hit **Next**. You’ll be directed to a signature screen with only the producer signature info displayed.

Producer Signature

Producer Review

Please review the application and all other forms in their entirety for accuracy, understanding and agreement. This application contains multiple pages and forms.

Review Application

I acknowledge that I have read and understand all of the forms presented, I agree that the electronic signature I provide below shall be applied to the forms and will not be used for future transactions. I agree that my signature is subject to the agreement sections for each form.

I agree

By clicking the 'Apply Producer Signatures and Submit Application' button below, you, the producer, are electronically signing all applicable forms and submitting the completed application to Mutual of Omaha. You will not be able to make changes after pressing the below button.

Apply Producer Signatures and Submit Application

This signature will be appended to the completed application after the customer completes and signs Part B of the application.

After completing the signature process and selecting ‘Apply Producer Signature and Submit Application’, a secure message is generated and sent to the customer’s email address provided on the application.

You can return to the dashboard, where the policy will show an application Status of ‘Pending Client Completion’. If you reopen the application, you’ll need to re-sign the application for submission. The time and date stamp will be updated to reflect the most current signing information.

Automated	CommonVariables	DIALED	STARTED	IA	2020-09-18	2020-09-18	...
Automated	CommonVariables	DIALED	STARTED	IA	2020-09-18	2020-09-18	...
Automated	CommonVariables	DIALED	QUOTED	IA	2020-09-18	2020-09-18	...
Elisa	CSTestSigner	DIALED	PENDING CLIENT COMPLETION	NE	2020-09-18	2020-09-18	...

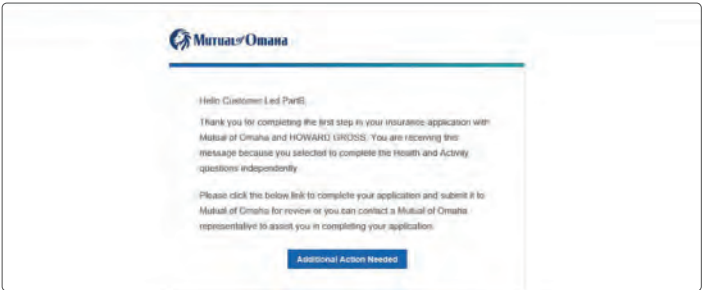
Apply Producer Signatures and Submit Application

Re-open Application

Re-sign Application

Customer Part B

After Part A of the application has been completed and submitted, the customer will receive an email at the email address provided on Part A of the application, with prompts to complete Part B of the application.



The link in the message will take the customer to a secure site where existing customers can sign in using existing login information. New customers will be prompted to validate personal information provided on Part A of the application for security validation. If the existing logon is registered to a different email address than the one provided on the application, the customer will see a “you’re are not authorized to view the message” notice on the screen. If this occurs, please verify the email address with your client.

The customer will be able to complete Part B of the Application after signing in.



If the customer needs assistance with Part B completion, they can contact the Tele-App team:

1-800-749-8652  
Hours: 8 a.m. to 8 p.m. CT Monday - Thursday  
8 a.m. to 5 p.m. CT Friday  
10 a.m. to 2 p.m. CT Saturday

After the customer selects ‘Click to Begin’, the Activity Information screen will appear.

To ensure all applications contain the required information, all In Good Order and required field rules that existing in the producer-led application will be valid for the consumer-completed version.

Electronic Application

Activity and Health Habit Information

In the last 6 years, have you participated in underwater diving, rock, ice or mountain climbing, aerial sports, martial arts or sports racing (motor or cycle) or do you intend to in the next 12 months?

☐ Yes

☒ No

Do you plan to travel outside the United States or its territories in the next 12 months?

☒ Yes

☐ No

Planned Travel Details

Country	Purpose/Reason	Length of Stay
<div><div></div><div>Required</div></div>	<div><div></div><div>Required</div></div>	<div><div></div><div>Required</div></div>

Add +

Add/Reveal Information/Comments

The customer can save the application at any time or select 'Next' to move to the Medical History screen.

In the last 12 months, have you used any form of tobacco or any form of nicotine replacement/cessation product (such as nicotine gum, patch, spray, cigarette, vapor, etc.)?

☒ Yes

☐ No

Save

Next

Once all required fields have been completed, the customer will select Next and be directed to the Electronic Signature Consent page. Customers must view the Electronic Signature Consent disclosure to sign.

Electronic Application

[Back to Initial Consents](#)

Electronic Signature

Electronic Consent

To begin the electronic signature process, please review the Electronic Signature Consent below:

Review Electronic Signature Consent

12

Review

I have read the Electronic Signature Consent.

☒ Sign

☐ Decline

Next

14


After signing the electronic consent, the customer will move on to the electronic signature page. The customer must review the client application and any other required state-specific documentation. Once all documents are reviewed, the customer will validate the signing city and state, and select to sign the document.

# Electronic Signature

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## Review Application

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 Client Application

MEMO

I acknowledge that I have read and understand all of the forms presented. I agree that the electronic signature I provide below shall be applied to the forms and will not be used for future transactions.

By clicking the 'Sign' button below, you, the client, are electronically signing all applicable forms. This button must be pressed by the client, and not by a third party on behalf of the client.

Please enter the city and state where you are signing the document(s)

City

Omaha

State

Nebraska

☒ Sign

☐ Decline

Next

After selecting 'Next', the customer will be directed to the final submission screen.

Submit Response

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By clicking "Submit", I acknowledge that my responses provided on the previous screen(s) will be submitted to Mutual of Omaha for review.

[Submit](#)

Once the customer selects 'Submit', the application will be sent to Mutual of Omaha. The application status on the dashboard will update to 'Submitted'.

## Reopening Applications

If the customer decides to turn control of the application back over to you, select the 'Reopen Application' option from the dashboard.

First Name	Last Name	Product	App Status	UW Status	State	Start Date	Last Update
Adam	Johnson	DAC19	STARTED		GA	2020-09-21	2020-09-21
Basilide	George@334567890.com	SAS18	SUBMITTED	Order Extended Pending Product/Assembly	NE	2020-08-23	2020-08-23
Jane	Joe	DAC19	PENDING CREDIT COMPLETION		NE	2020-09-21	2020-09-21



Once you take back control of the application, the App Status will return to ‘Started’. Complete Part A of the application and select ‘Next’ to access the Part B Method Selection screen. Once you select ‘Complete Now’, you’ll be directed to Part B of the application, with any saved customer responses completed.

The screenshot shows a web application titled "Mutual Income Solution SM" with a "Logout" link in the top right. On the left, there are two green checkmarks under the heading "Activities & Health": "Activities & Health" and "Medical History All". The main section is titled "Activity and Health Habit Information". It contains three questions, each with "Yes" and "No" radio button options. The first question is about participation in underwater diving, rock, or ice mountaineering, climbing, aerial sports, martial arts or sports racing (water or cycling) in the last 12 months; the "No" option is selected. The second question is about traveling outside the United States or its territories in the last 12 months; the "No" option is selected. The third question is about using medications like aspirin, analgesics, narcotics, or other controlled substances in the last 2 years; the "No" option is selected. Below these is a question about consuming more than one alcoholic beverage per day, 3 or more days per week; the "No" option is selected. At the bottom, there is a note about being convicted of driving under the influence of alcohol or drugs within the last 5 years. On the right side of the form, there are two summary boxes: "Total Premium" showing a Policy Premium Amount of \$195.00, a Premium Note Amount, and a Total Monthly Benefit Amount of \$2000, with a "Refresh" button; and "Producer History Info" showing a Direct Marketing link to "LIFEPOINT BNA & FINANCIAL SERVICES INC".

If the customer attempts to access the SMP link after you reopen the application, the customer will receive a message directing them to contact you.

The screenshot shows a "Secure Messaging Portal" header with navigation links for "Go to Dashboard", "Contact & Help", and "Log Out". The main body of the message states: "The requested item associated with this email has been closed. You may have received an email with an updated request, if you have questions, please reach out to your producer **Selling First Selling Last**."

The application can be passed between you and the customer as many times as is necessary to complete the application.

# Signing an Application

## Reopened Signature Notes

If you reopen the application, you'll need to re-sign the application for submission. The time and date stamp will be updated to reflect the most current signing information.

Note: Any documentation that had been uploaded during previous signings will not be retained. Any additional documentation should be reuploaded any time a new signature is applied.

Once the e-App is complete, Client and Producer Electronic Signature Consent forms will be displayed.

### Client Signature

To begin the e-signature process, please review the eSignature Consent below.

Electronic Consent ↗

☐ I have read the Electronic Signature Consent

# Actions for Your Clients

- 1. Click the **Electronic Consent** button to download the Electronic Signature Consent PDF for review (not required).
- 2. Select the box to acknowledge they have read the Electronic Consent (required). They won't see **Review Application** until they select the box.

Client Signature

To begin the e-signature process, please review the eSignature Consent below.

Electronic Consent

☒ I have read the Electronic Signature Consent

Application Review

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 Application

I acknowledge that I have read and understand all of the forms presented. I agree that the electronic signature I provide below shall be applied to the forms and will not be used for future transactions. I agree that my signature is subject to the agreement sections for each form.

☐ I agree

- 3. Click **Review Application** to generate a PDF of the Application Packet for review (not required).
- 4. Complete the acknowledgements and City/State fields in the Client Signature section and click the **Apply Client Signatures** button to electronically sign the Application.

Review Application

I acknowledge that I have read and understand all of the forms presented. I agree that the electronic signature I provide below shall be applied to the forms and will not be used for future transactions. I agree that my signature is subject to the agreement sections for each form.

☒ I agree

Signature

Please enter the city and state where you are signing the application

Signed at City

Signed at State

- Select One -

By clicking the Apply Client Signatures button below, you, the client, are electronically signing all application forms. This button must be pressed by the client, and not by a third party on behalf of the client.

Apply Client Signatures

18

5. Provide the City/State fields in the Client Signature section and click the **Apply Client Signatures** button to electronically sign the Application. Once the client selects that button, the **Producer Signature Section** will appear.

Signature

Please enter the city and state where you are signing the application

Signed at City

Omaha

Signed at State

NEbraska

By clicking the "Apply Client Signatures" button below, you, the client, are electronically signing all applicable forms. This button must be pressed by the client, and not by a third party on behalf of the client.

Apply Client signatures

Actions for the Producer

1. The Producer can review the application and complete the acknowledgement.

Producer Signature

Producer Review

Please review the application and all other forms to their entirety for accuracy, understanding, and agreement. This application contains multiple pages and forms.

Review Application

I acknowledge that I have read and understand all of the forms presented; I agree that the electronic signature I provide below shall be applied to the forms and will not be used for future transactions. I agree that my signature is subject to this agreement section for each form.

☐ I agree

By clicking the "Apply Producer Signatures and Submit Application" button below, you, the producer, are electronically signing all applicable forms and submitting the completed application to Mutual of Omaha. You will not be able to make changes after pressing the below button.

Apply Producer Signatures and Submit Application

2. The Producer can enter City/State fields in the Producer Signature section and the **Apply Producer Signatures and Submit Application** button will be enabled. Once they select this button, they will not be allowed to go back into the application.

Review Application

I acknowledge that I have read and understand all of the forms presented; I agree that the electronic signature I provide below shall be applied to the forms and will not be used for future transactions. I agree that my signature is subject to this agreement section for each form.

☒ I agree

Producer Signature

Please enter the city and state where you are signing the application

Signed at City

Signed at State

-Select One-

Upload Underwriting Documents

Document Type

-Select One-

doc, pdf, png, ppt

Upload

By clicking the "Apply Producer Signatures and Submit Application" button below, you, the producer, are electronically signing all applicable forms and submitting the completed application to Mutual of Omaha. You will not be able to make changes after pressing the below button.

Apply Producer Signatures and Submit Application

19

3. Select the **Apply Producer Signatures and Submit Application** button to electronically sign and submit the Application to the Home Office.

Producer Signature

Please enter the city and state where you are signing the application

Signer's City

Lincoln

Signer's State

Nebraska

Upload Underwriting Documents

Document Type

- Select One -

Upload File

File name: abc.pdf

By clicking the "Apply Producer Signatures and Submit Application" button below, you, the producer, are electronically signing all applicable forms and submitting the completed application to the Home Office. You will not be able to make changes after pressing the below button.

Apply Producer Signatures and Submit Application

4. Click the **View Completed Client Application** button to download the Application Packet PDF for the Client.

5. Click the **Download/Print Completed Application** button to download the Application Packet PDF.

6. Click the **Return to Dashboard** button or Logout.

Congratulations! Your application has been submitted.

Return to Dashboard

View Completed Client Application

View Completed Producer Application

Please instruct your client to save the Client Application forms to their files, or provide them a copy.

20

# Non-face to face signature

Once all information has been entered and the page navigation displays all green checkmarks, the Next button will be enabled to proceed to the Signature Screen.



Ask the customer how they'd like to sign the application. If you're not meeting the customer in person, a secure email will be sent to the customer. Answer "Yes" to the question.

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Mutual Income Solution <sup>SM</sup>

[← Back to the Application](#)

**Congratulations! Your application is complete and in Good Order.**

Is client going to sign application by email?

☐ Yes ☐ No

Next, complete the review, attach any documents and sign the application. The application will be sent to the customer for review and signature.

Mutual Income Solution <sup>SM</sup>

Producer Signature

Producer Review

Please review the application and all other forms in their entirety for accuracy, understanding and agreement. This application contains multiple pages and forms.

Review Application

I acknowledge that I have read and understand all of the forms presented. I agree that the electronic signature I provide below shall be applied to the forms and will not be used for future transactions. I agree that my signature is subject to the agreement sections for each form.

☒ I agree

Producer Signature

Please enter the city and state where you are signing the application

Signed at City

Signed at State

- Select One -

Upload Underwriting Documents

Document Type

- Select One -

Add File

.jpg, .jpeg, .png, .pdf

By clicking the 'Apply Producer Signatures and Submit Application' button below, you, the producer, are electronically signing all applicable forms and submitting the completed application to Mutual of Omaha. You will not be able to make changes after pressing the below button.

Apply Producer Signatures and Submit Application

Open the signed application and return to the dashboard.

Mutual Income Solution <sup>SM</sup>

Logout

Congratulations! Your application has been submitted.

Return to Dashboard

View Completed Producer Application

The dashboard will show the app status of, “Pending Client Signature”.

Mutual of Omaha

Producer Dashboard

Start New Quote

Logout

Open Saved Quote

Search

At least 3 quotes must be saved in order to be saved here.

Name Type

Name to Search

Clear

Search

Download Search Results

Filter

Quote Name	First Name	Last Name	Product	App Status	UW Status	Producer	State	Start Date	Last Modified	View Case Details
Sample Quote	Sample	Test	QIA Live	PENDING CLIENT SIGNATURE		Howard Robert Gross	IL	2021-09-01	2021-09-01	1:11
Sample Quote	Sample	Test	QIA Live	PENDING CLIENT SIGNATURE		Howard Robert Gross	IL	2021-09-01	2021-09-01	

The customer will receive a secure email from Mutual of Omaha. The subject of the email is, “Secure Message from Mutual of Omaha”. The customer is directed to click on the “Additional Action Needed” button to complete the application process.

Subject: Secure Message from Mutual of Omaha

From: Mutual of Omaha <my.mutualofomaha@notification.mutualofomaha.com>

To: <Client>

Date: <Date>

Mutual of Omaha

Hi! Hello Applicant,

Thank you for your business with Mutual of Omaha. A secure message has been sent to our Secure Messaging Portal for your review and response.

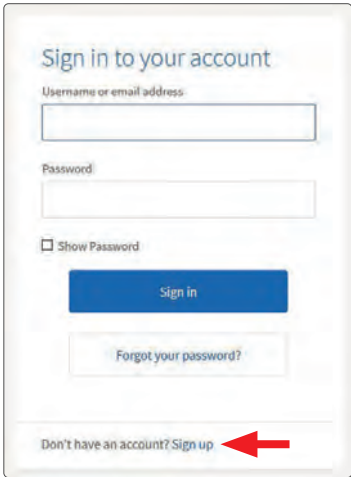
For your security, you will need to log in using the email address: [my.mutualofomaha.com](mailto:my.mutualofomaha.com) to view the secure message. If you don't have an account with this email address, you will be able to create one. For information on what to do if your established account's email address is different or for other questions, please visit our [Frequently Asked Questions](#) page.

Please click the button below to begin.

Additional Action Needed



The customer is asked to sign in with a current Mutual of Omaha Customer Access account or to create one, using the “Sign Up” link.



Sign in to your account

Username or email address

Password

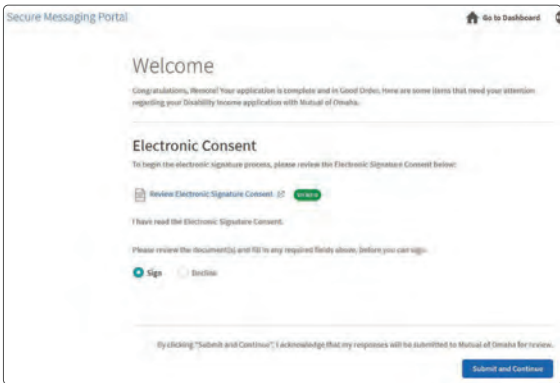
☐ Show Password

Sign in

Forgot your password?

Don't have an account? [Sign up](#)

The customer is first asked to consent to receive electronic documents and to sign electronically from Mutual of Omaha. The customer should select the “Review Electronic Signature Consent” link to read the disclosure document before selecting the Sign button.



Secure Messaging Portal


Go to Dashboard

Welcome

Congratulations, Resound! Your application is complete and in Good Order, here are some items that need your attention regarding your Disability Income application with Mutual of Omaha.

Electronic Consent

To begin the electronic signature process, please review the Electronic Signature Consent below:

[Review Electronic Signature Consent](#)  **NEW**

[I haven't read the Electronic Signature Consent.](#)

Please review the document(s) and fill in any required fields above, before you can sign.

☒ Sign ☐ Decline

By clicking "Submit and Continue", I acknowledge that my responses will be submitted to Mutual of Omaha for review.

Submit and Continue



After agreeing to sign documents electronically, the customer will be directed to review and sign the application. Signing the documents also means entering the city and state of where they are physically located.

## Welcome

Congratulations, Remote! Your application is complete and in Good Order. Here are some items that need your attention regarding your Disability Income application with Mutual of Omaha.

### Review Application

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 Client Application 

VIEWED

I acknowledge that I have read and understand all of the forms presented, I agree that the electronic signature I provide below shall be applied to the forms and will not be used for future transactions.

By clicking the 'Sign' button below, you, the client, are electronically signing all applicable forms. This button must be pressed by the client, and not by a third party on behalf of the client.

Please enter the city and state where you are signing the document(s)

City

State

Omaha

Nebraska

Please review the document(s) and fill in any required fields above, before you can sign.

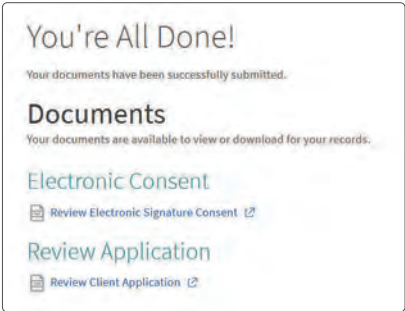
☒ Sign

☐ Decline

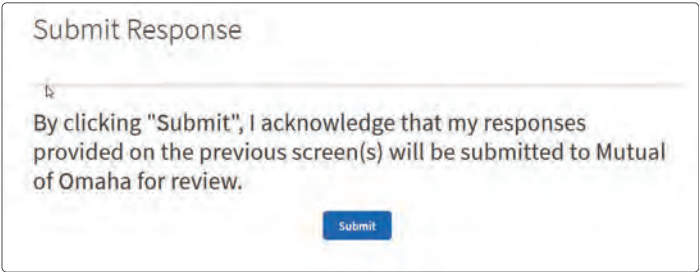
By clicking "Submit and Continue", I acknowledge that my responses will be submitted to Mutual of Omaha for review.

Submit and Continue

After completing the signature requirements and selecting the Next button, a Submit response page is displayed for the final acknowledgement



After selecting the Submit button, the customer will see a screen to show the application was submitted successfully.



If the customer feels something is wrong with the application to sign, there's an option to 'Decline' to sign. If Decline is selected, the customer will be asked to type a response about why they've declined the application.

The Live Dashboard will reflect that the customer refused to sign the app. Contact your customer to make any modifications to the application. The signature process would have to be repeated for the application to be submitted to the home office.

# Review Policy Acceptance

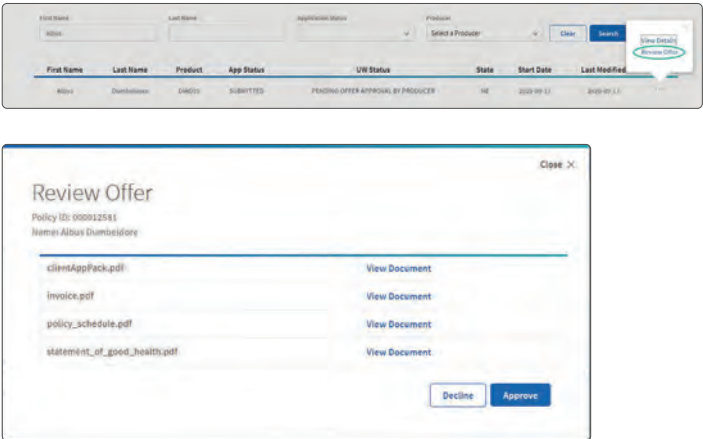
When an offer is ready for you to review, a new link will be displayed on the dashboard.

To access and review the offer:

- 1) Visit MutualIncomeSolutions.com
- 2) Scroll toward the bottom of the page
- 3) Click the Live Dashboard link

Note: The offer is located in the same dashboard you accessed to submit the application.

Open the link to review the multiple documents before agreeing to the quoted offer.



Each document can be opened by selecting the 'View Document' link on the document row.

After reviewing the documents, select **Decline** or **Approve** by clicking the appropriate button.

If "Approve" is selected, Underwriting is notified that an offer was accepted. An email will be sent to the customer from Mutual of Omaha. The customer will be able to review the documents and sign. Once the documents are signed, the policy will be placed in effect and issued.

A secure email is sent to the customer with a link to the Secure Messaging Portal. The customer is asked to sign in with the credentials set up during the application signature process (or if an account is already on file with Mutual of Omaha.) The Secure Messaging Portal displays a link to the Policy Delivery Package Documents. Selecting the link will open, in a new browser tab, the Policy documents that were signed by both the customer and the producer.

Once the customer opens the policy package, the “VIEWED” green button appears and the customer is asked to select the “Confirm” button to acknowledge delivery of the policy documents. A “Thank You” message appears on screen for the customer.

Welcome, Albus

Thank you for placing your trust in Mutual of Omaha for your Disability Income Insurance. Your application has been approved and your policy is ready for review.

Electronic Signature

Policy Acceptance Package

Please review the following documents:

Policy Schedule

NOT VIEWED

Statement Of Good Health

NOT VIEWED

Invoice

NOT VIEWED

Client App Pack

NOT VIEWED

I acknowledge that I have read and understand all the forms presented to my review. I understand that by checking the below "Sign" box my electronic signature will be affixed to all forms listed below and the policy will be placed in force. If I do not want to accept this policy, I may select "Decline". The information provided in the text box will be sent back to Mutual of Omaha for review.

- Statement Of Good Health

Please review the document(s) above before you can sign or decline.

☐ Sign

☐ Decline

The Policy Documents have multiple pages. The customer can review the documents on screen and / or print a copy.

Mutual of Omaha Insurance Company

Disability Income Insurance

Policy Schedule

Policy Number: 0000000000

Policyholder's Name: Albus D. Dunderbush

Policyholder's Address: 123 Main St, Suite 100, Omaha, NE 68101

Policy Information

Current Premium Mode: Annual

Current Premium: \$100.00

Waiting Information

Waiting Period: 90 Days

Waiting Period: 90 Days

Waiting Period: 90 Days

Waiting Period: 90 Days

If **Decline** is selected, a box will appear so that the reason or changes required can be clarified.

**Note:** If 'Decline' is selected, it does not impact the underwriting decision made. This simply allows for a change or correction to be made prior to the final policy output being sent.

# Monitor Your Quotes and Applications

The Mutual Income Solutions Dashboard is a handy tool you can use to create Quotes and prepare e-App. You can find or view your Quotes and Applications and monitor the status of submitted Applications from the Dashboard.

1. Start a new Quote by clicking the **Start New Quote** button.
2. Start or continue an e-App by clicking the **Go to E-App** link next to a Quote.
3. To find a Quote or Application, enter one or more search filter(s) at the top of the Dashboard. You can search by First Name, Last Name, Application Status or any combination of the three.

Mutual Income Solutions

Producer Dashboard

Start New Quote

First Name

Last Name

Application Status

Clear

Search

First Name	Last Name	Product	App Status	UW Status	State	Start Date	Last Modified	
Underwriting	Ignacio	DMS19	STARTED		DE	2020-03-18	2020-03-19	<a href="#">Go To E-App</a>
George	Walkman	DMS19	QUOTED		NE	2020-03-19	2020-03-19	<a href="#">Go To E-App</a> <a href="#">View Quote</a>
Venencia	Abelverto	DMS19	SUBMITTED	UW initial review	IA	2020-03-19	2020-03-19	

The Application Status will be one of the following (Note: This list may change as system updates are made)

**Active:**

- Quoted - Quote has been calculated and saved
- Started - Some, but not all, sections of e-App have been completed
- Submitted - e-App has been signed by Client and Producer
- Pending Client Completion -Waiting on Client completion of Part B
- Pending Client Signature - Waiting on client signature
- Client Decline Signature - Client declined signature
- Pending Offer Package Approval - Offer extended by underwriting, waiting on Producer acceptance.
- Offer Declined by Producer - Offer extended by underwriting, producer declined offer

- Pending Final Offer Approval by Producer – Final Offer extended by underwriting, waiting for producer review and approval
- Pending Offer Approval by Customer – Offer extended by underwriting, approved by producer, pending approval/acceptance by customer
- Pending Application Approval by Underwriter – Offer Extended approved by producer, pending underwriting handling for UW finalization.
- Policy Issued – Policy Issued
- Submit Denied for Non Appointed Producer – Application submitted, denied due to non-appointment of producer

#### **Not Active:**

- Withdrawn – Policy Withdrawn
- Incomplete – Policy is now Incomplete
- Declined – Policy Declines

## Contact Information

### **Producer/Agent Support**

#### **Hours:**

- 7:00 a.m. to 5:30 p.m. CST, Monday - Friday

#### **Phone:**

- Advisors - 800-228-7669
- Brokers - 800-847-9785

### **Customer Assisted/Tele-App eApp**

(Applicants only, Medical Part B completion)

#### **Hours:**

- 8 a.m. to 8 p.m. CT, Monday - Thursday
- 8 a.m. to 5 p.m. CT, Friday
- 10 a.m. to 2 p.m. CT, Saturday

**Phone:** 1-800-749-8652



## Why Mutual of Omaha

We're invested in your success. We're committed to giving you the products your customers want plus the tools, resources and support you need.

[MutualofOmaha.com](https://MutualofOmaha.com)