

# Mutual Income Solutions<sup>SM</sup>

## Underwriting Quick Reference Guide

	Mutual Income Solutions	
Product Description	Accident and Sickness Disability	Accident Only Disability
Issue Ages	18 - 61	18 - 61
Guaranteed Renewability	Guaranteed renewable to age 67; Conditionally renewable to age 75	Guaranteed renewable to age 67; Conditionally renewable to age 75
Noncancelable	Noncancelable to age 67, conditionally renewable to age 75	N/A
Occupational Classes	6A, 5A, 4A, 3A, 2A, 1A 5M, 4M, 3M, 2M	6A, 5A, 4A, 3A, 2A, 1A 5M, 4M, 3M, 2M
Maximum Monthly Benefit**	\$20,000	\$5,000
Elimination Period (calendar days)	30, 60, 90, 180, 365, 730	30, 60, 90, 180, 365, 730
Benefit Period	6 mo., 1, 2, 5, 10 To Age 65, 67, 70	6 mo., 1, 2, 5, 10
Base Benefits	Total Disability Presumptive Total Survivor Transplant Rehabilitation Recurrent Disability Waiver of Premium Suspension during Military Service	Total Disability Presumptive Total Survivor Rehabilitation Recurrent Disability Waiver of Premium Suspension during Military Service
Optional Benefits	Automatic Increase Benefit (AIB) Future Insurability Option (FIO) Extended Regular Occupation True Regular Occupation Return of Premium Cash Value Benefit Social Insurance Supplement* Residual Disability Enhanced Residual Disability Mental or Nervous and Substance Abuse Catastrophic Disability Benefit Cost-of-Living Adjustment - 3% & 6%	Automatic Increase Benefit (AIB) Future Insurability Option (FIO) Social Insurance Supplement*
Underwriting	Simplified, up to \$6,000 monthly benefit Full Underwriting - \$6,001+	Simplified, up to \$5,000 monthly benefit
Premium Discounts**	Common Employer (15%) Self-Employed (15%) Two-Person Household (10%) Multi-Policy (10%) Association (15%) Maximum discount up to 30%	
Premium Payment Options	Automatic Bank Withdrawal Annual, Semi-Annual, Quarterly, Monthly	

**Note:** Elimination Period and/or benefit period may vary by state. Features and riders may not be available with all policies or approved in all states.

\*Social Insurance Supplement rider required on 2A, 1A, & 2M occupational classes to obtain maximum monthly benefit

\*\*Percentage and/or available discount may vary by state.

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Underwritten by  
Mutual of Omaha Insurance Company

# Underwriting Requirements Overview

## Medical Underwriting Guidelines

### Accident & Sickness

Issue Age	Total Monthly Benefit Amount	
	Up to \$6,000	\$6,001 - \$20,000
18-45	Pharmacy Check Medical Insurance Bureau	Pharmacy Check Medical Insurance Bureau Blood Urine Physical Measurements
46+	Pharmacy Check Medical Insurance Bureau Blood Urine Physical Measurements	Pharmacy Check Medical Insurance Bureau Blood Urine Physical Measurements

Accident Only requires Medical Insurance Bureau and Pharmacy Check only.

## Income Documentation Requirements

### Accident & Sickness and Accident Only

	Total Monthly Benefit Amount		
	Up to \$6,000	\$6,001 - \$10,000	\$10,001+
18-45	N/A	W-2* or 1 year taxes- W-2/all schedules if self-employed	1 year taxes W-2 - all schedules
46+	N/A	1-year taxes W-2 - all schedules	2-Year Taxes W-2-with All Schedules

\*If client is with employer less than 1 tax year- 2 consecutive pay stubs required

Note: Net income (income less business expenses prior to taxes) is used for self-employed individuals; Gross income is used for salaried individuals.

Financials required can include other forms as determined by Underwriting.

For more information, view our product and underwriting guides.