

iGO e-App

User's Guide



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

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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.



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**.



My Cases

Need Assistance?

Welcome

My Cases

Start New Case

Search All

Case Actions

All Case Activity

Alerts 32

☐	Name	Status	Carrier	Product	Date Modified	View Forms	Case Actions
☐	Tester, TestEJ	Awaiting Agent e-Signature	Mutual of Omaha	Term Life Express	10/4/2023		Case Actions
		Case Details Resend e-Signature Invite					

<<

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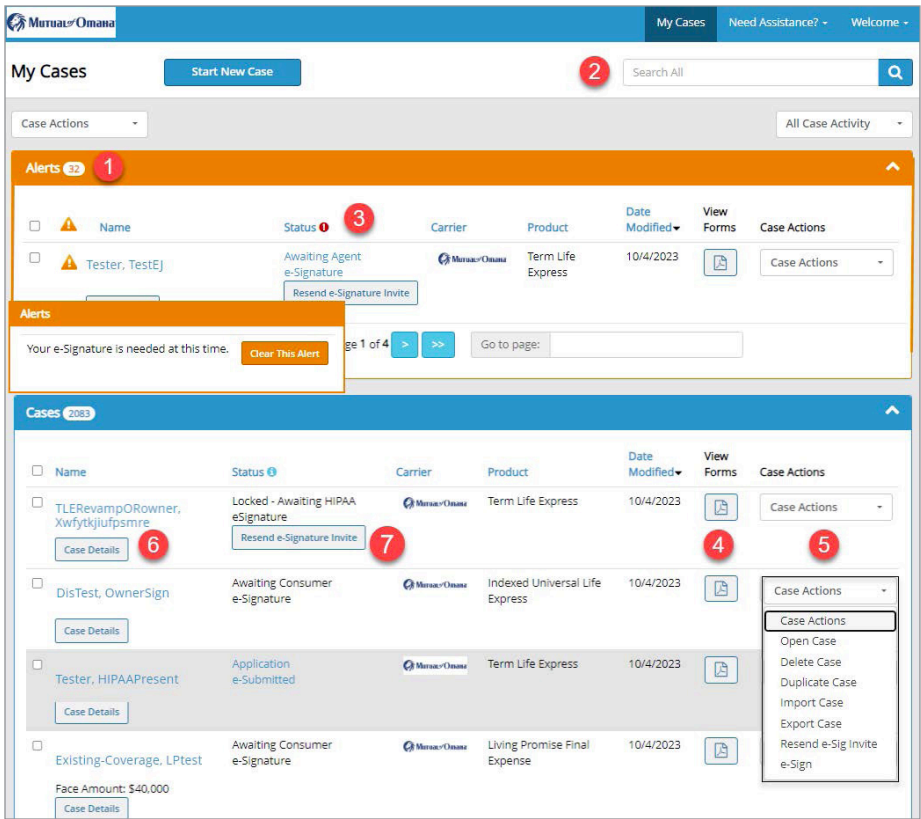
>

>>

Go to page:

Cases 2083

☐	Name	Status	Carrier	Product	Date Modified	View Forms	Case Actions
☐	TLERevampORowner, Xwfytkjufpsmre	Locked - Awaiting HIPAA eSignature	Mutual of Omaha	Term Life Express	10/4/2023		Case Actions
		Case Details Resend e-Signature Invite					
☐	DisTest, OwnerSign	Awaiting Consumer e-Signature	Mutual of Omaha	Indexed Universal Life Express	10/4/2023		Case Actions
		Case Details					
☐	Tester, HIPAAPresent	Application e-Submitted	Mutual of Omaha	Term Life Express	10/4/2023		Case Actions
		Case Details					



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

The actions available for the individual case are listed in this column.

- **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.

Mutual of Omaha

My CasesNeed Assistance?Welcome

Back to My Cases

Case Details

View FormsCase Actions

Alerts and Messages:

Your e-Signature is needed at this time.

Case Summary:

Insured Name	Wcunwbcdwmhjcup TLerevampFL
Insured Date of Birth	01/09/1966
Carrier	United of Omaha
State	FL
Product Type	Term Life
Product Name	Term Life Express
Premium	\$796.20

e-Signer Status:

Consumer	Role	PIN/TIN/SSN	e-Signature Status	Action
Agent	Agent		Pending Awaiting Signature	Resend
Wcunwbcdwmhjcup TLerevampFL	Proposed Insured	0123	Completed Accepted Signature	

Activity History:

10/4/2023 11:53 AM	e-Signature email notification sent to Agent
10/4/2023 11:53 AM	Wcunwbcdwmhjcup TLerevampFL has successfully e-Signed as Proposed Insured
10/4/2023 11:42 AM	Wcunwbcdwmhjcup TLerevampFL has successfully logged into the e-Sign process
10/4/2023 11:40 AM	e-Signature text notification sent to Wcunwbcdwmhjcup TLerevampFL
9/21/2023 12:09 PM	Case 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

Resend e-Signature Invite

Check the box corresponding to the individual(s) you wish to resend invites to. You may adjust the email address or cell number as necessary, then click Resend.

Note: Updates to email addresses or cell numbers will only be saved if the notification is sent.

To:

☒ Recipient	Email/Cell	Role	e-Signature Status	Expiration Date
☒ Pexnrtyijacwww Dnpdwwawznnrnxp	45	Owner	Pending Awaiting Signature	10/24/2023
☒ Xwfytkjiufpsmre TLERevampORowner	@mutual	Proposed Insured	Pending Awaiting Signature	10/24/2023

Custom Text:

Resend

Cancel

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

The screenshot shows the 'Start New Case' form with the 'Case Information' tab selected. The 'Proposed Insured' section has fields for First Name, Last Name, Date of Birth (MM/DD/YYYY), Age, and Gender (Please select...). The 'Case Description' section has a text area with examples: '\$500,000.00, Kid's Policy, Business Policy, etc'. The 'Carrier and Product' section has a 'State' dropdown (Please select...), a 'Product Type' dropdown (Please select...), and a disabled 'Find Available Products' button. Below the dropdowns, a note says: 'Product: • Please choose State and Product type above and click "Find Available Products"'

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.

The screenshot shows the 'Start New Case' form with the 'Case Information' tab selected. The 'Proposed Insured' section has fields for First Name, Last Name, Date of Birth (MM/DD/YYYY), Age, and Gender (Please select...). The 'Case Description' section has a text area with examples: '\$500,000.00, Kid's Policy, Business Policy, etc'. The 'Carrier and Product' section has a 'State' dropdown (Nebraska), a 'Product Type' dropdown (Term Life), and an enabled 'Find Available Products' button. Below the dropdowns, a note says: 'Product: • Please choose State and Product type above and click "Find Available Products"'. At the bottom, there is a table with columns 'Carrier', 'Product', and 'IGO e-App'. The table lists three products: 'Term Life Answers - Full Application', 'Term Life Answers - Speed eTicket', and 'Term Life Express Point of Sale Decision'. Each product has a 'Select' button and a '+ dgt' link.

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.

The screenshot shows a web application interface. At the top is a blue navigation bar with links: 'My Cases', 'Need Assistance?', and 'Welcome'. Below this is a header section with a 'Testing Test' and 'United of Omaha' logo (callout 1), a 'Term Life Express Point of Sale Decision' (callout 2), and a 'Case Notes' button (callout 5). A 'Case Actions' dropdown menu is on the right (callout 6). The main content area has two tabs: 'Case Information' (callout 4) and 'Application'. The 'Case Information' tab is active, showing a 'Proposed Insured' section with fields for 'First', 'Middle Initial', 'Last', 'Date of Birth', 'Age', and 'Social Security No.'. The 'Date of Birth' and 'Social Security No.' fields are highlighted in yellow. There are also checkboxes for 'Insurance History', 'Plan Information', and 'HIPAA Signature and Lock Data'. A 'Gender at Birth' section with 'Male' and 'Female' radio buttons is also present.

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

✓ Insurance History

✓ Plan Information

Proposed Insured Name

First

Middle Initial

Last

Test

Testing

Date of Birth

Age

Gender at Birth

____/____/____

☐ Male ☐ 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 will 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 producer associated with this contract?
☒ Yes ☐ No

Second Producer Information

First

Middle

Last

Date of Birth

____/____/____

Last 4 digits of SSN

Producer ID Number

% Split

0%

% Split must equal 100.

A % Split field will also display with the first producer's information and will be required. Total percentage of split must equal 100%.

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

Owner

☐ Owner Testing

Producer

☒ Test A Producer

[< Back](#) [Next >](#)

Signature Method

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.

Signature Method

Please choose a signature method:

☒ Collect all client signatures electronically ☐ Print application for client wet signature

Please specify the location of all signing parties

Note: In order to complete the application with a Present signature method, all parties must be physically located in the same place and the client must have the ability to physically click the device on which the signature screen is displayed. For all other situations, a Not Present signature must be completed, and the client will sign electronically via email/text.

Notary/Judgment Title/Insurance/Owner - Proposed Insured

☒ Present ☐ Not Present

Power of Attorney/Proposed Insurance - Owner

☒ Present ☐ Not Present

Please enter city where the Owner will be signing the application.

Signed at State

Signed at City

OR

Back

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.

- For life insurance products, select the owner’s **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.

Signature Method

Please choose a signature method:

☒ Collect all client signatures electronically

☐ Print application for client wet signature

Please specify the location of all signing parties

1

Please Note: In order to complete the application with a Present signature method, all parties must be physically click the device on which the signature screen is displayed. For all other situations, a Not Present email/text.

Xwfytkjufpsmre TLERevampORowner - Proposed Insured

☐ Present

☒ Not Present

Notification Method

☒ Email

☐ Text

Email

@mutualofmaha.com

4 Digit PIN

9322

The email was successfully validated.

Pexrvtyljacwvw Dnpdwwawznnrnxp - Owner

☐ Present

☒ Not Present

Notification Method

☐ Email

☒ Text

Please read to signer:

By verifying/entering your cell phone number below, you agree to receive an automated text from Mutual of America. Agreeing to a text is not required to complete your application, and you may elect an alternate method. You may opt out of receiving text messages at any time.

Cell Phone Number

521

4 Digit PIN

0938

1

Please inform the signer that, they will receive a text from 1-844-307-6442 with a link to sign their documents.

Please enter city where the Owner will be signing the application.

Signed at City

Portland

Signed at State

OR

Send

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**.

Signature Method

One or more signatures have already been captured on this application, or emails/texts have been sent out for signatures. You will have to unlock the application first to change any information on this screen. Please return to the Lock screen.

Please choose a signature method:

Collect all client signatures electronically

Print application for client wet signature

What's next?

This application is currently awaiting consumer signatures.

- To view the status of signatures: click on the Case Details button from the IGO Dashboard.
- To resend signature links for consumers signing via email/text: resend emails/texts from the IGO Dashboard Case Actions dropdown or revisit this application and use the Send/Resend Email/Text button.
- You will receive an alert when signatures are completed, with instructions on how to log in and complete your portion of the signature process.

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 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.

Apply eSignature

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.

 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



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.

 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



[Sign](#)

[Clear](#)

[I Decline](#)

Your application review and eSignature process are now complete and your eSignature has been applied to the document(s) that you reviewed. An email has been sent to your Agent advising him/her that you have completed the eSignature process. Please note that this application is not an offer for insurance. If you have any questions, please contact your agent. After closing this screen, you will not be able 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.

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

Welcome Consent - Producer

Welcome, Jane signature

To begin the origination process, please review the Terms of Use and eSignature Consent by using the scroll bar to the right.

TERMS OF USE

CONDITIONS OF USE

By using this Web site in relation to an application for insurance with Mutual of Omaha (together with its affiliates, "United of Omaha"), you agree with the following Terms and Conditions Of Use ("Terms") without limitation by using this Web site or permission to use this Web site and must exit this site immediately. United of Omaha may revise these Terms at any time by updating this posting. You are bound by any such revisions and should therefore review this page frequently.

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CONTENT HEREOF:

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CONSENT TO USE OF ELECTRONIC SIGNATURES AND RECEIPT OF DISCLOSURES EXCLUSIVELY THROUGH ELECTRONIC MEANS

Thank you for using United of Omaha's electronic application process. You are applying for insurance coverage using electronic records, transactions and signatures. United of Omaha is legally required to provide you with certain disclosures regarding the use of electronic signatures and the receipt of disclosures exclusively through electronic means. By using this Web site, you agree to receive all communications, notices, disclosures, and documents electronically via email or through our website. You understand that you will not receive physical copies of these documents unless you request them. You agree to accept and rely upon the electronic version of these documents as the true and correct version. You agree to release and defend United of Omaha, its representatives or suppliers, from any claims, damages, losses, costs, expenses, attorney's fees, and reasonable attorneys' fees incurred by United of Omaha due to your use of electronic signatures and the receipt of disclosures exclusively through electronic means.

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.

Additional Forms

Review Your Application

☐ I have reviewed the application and Terms of Use and read each of the additional forms.

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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 Point-of-Sale Decision message (if product has this feature) will appear.

Apply eSignature - Producer

☒ I, *name of Producer*

I acknowledge that I have read, or had read to me, and understand all of the forms presented for my review that an electronic signature I provide below shall be applied to the applicable forms and will not be used on inapplicable forms. My signature is subject to the agreement section of each form.

Please enter the city where you are signing the application.

Signed at City	Signed at State
Omaha	NE
Apply eSignature	
Print Signed Application	
Submit to United of Omaha	
Back	

Apply eSignature - Producer

☒ I,

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 and will not be used on inapplicable forms or for future transactions. I agree, that my signature is subject to the agreement section of each form.

Please enter the city where you are signing the application.

Signed at City

Signed at State

Apply eSignature

Print Signed Application

Submit to United of Omaha

Policy Number: [Policy Number Displayed \(not available on all products\)](#)

✔ Thank you for submitting your Electronic Application!

✔ Instant Decision Message (not available on all products)

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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.

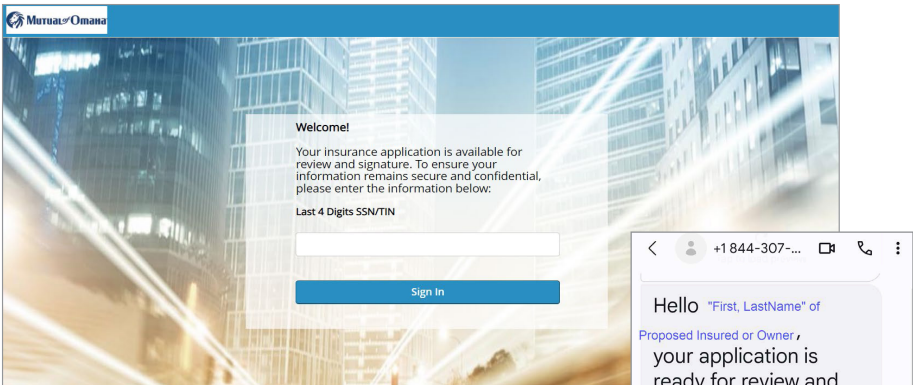
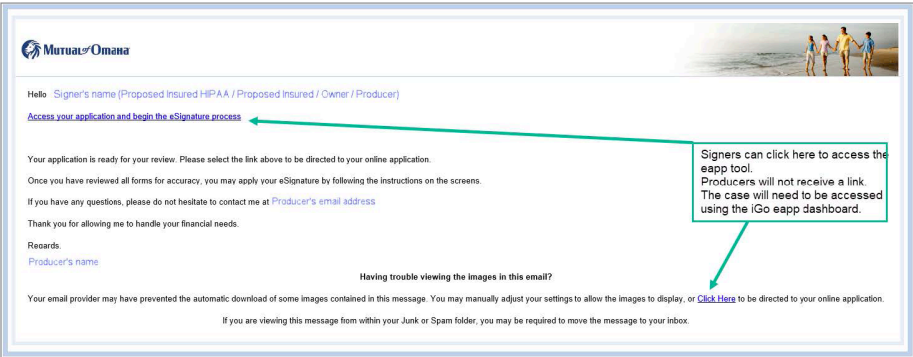
Email & Text e-Signature – Differences from In-Person Signing

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.



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



Apply eSignature [name of Proposed Insured / Owner](#)

Welcome

To begin the eSignature process, please review the application and all other forms in their entirety for accuracy, understanding and agreement. This application contains multiple pages and forms.

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.

SignClear

Apply eSignatureDecline eSignature

Your application review and eSignature process are now complete and your eSignature has been applied to the documents. Please note that this application is now locked. If you have any questions, please contact your agent. After closing this screen, you will not be able to access this site again to review or make changes to this application.

View & Print Copy of Signed Application

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

View Forms

Case Actions

Case Actions

Open Case

Delete Case

Duplicate Case

Import Case

Export Case

Unlock Case

Resend e-mail

Sign

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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.

The screenshot displays the Mutual of Omaha iGO e-App interface. At the top, a blue header bar contains the Mutual of Omaha logo, navigation links for 'My Cases', 'Need Assistance?', and a 'Welcome' message. Below the header, a white navigation bar features tabs for 'Case Information' and 'Application', with 'Application' currently selected. The main content area is titled 'Producer Information' and includes a 'Producer Lookup' section. This section contains input fields for 'Last Name', 'Date of Birth', and 'Last 4 digits of SSN', each with a yellow background. A 'Search' button is located at the bottom of the lookup section. Above the input fields, there are links for 'Case Notes', 'Save', 'View Forms', and a 'Case Actions' dropdown menu. The interface also shows a 'Testing, Test United of Omaha' status and a 'Term Life Express Point of Sale Decision' link.

The screenshot displays the 'MyCase' application interface. At the top, there is a navigation bar with 'My Cases', 'Need Assistance?', and a 'Welcome' message. Below this, a header section contains a 'Case Notes' button, a 'Save' button, a 'View Forms' button, and a 'Case Actions' dropdown menu. The main content area is divided into two tabs: 'Case Information' and 'Application'. The 'Application' tab is currently selected, showing a 'Producer Information' form. The form includes fields for 'First Name, Middle Initial, Last Name' (containing 'Test Producer'), 'Producer Number' (containing '0123456'), and three buttons: 'Select User', 'Submit as Guest', and 'Return to Search'.

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.

Member of Omaha

My CasesNeed Assistance?Welcome: [Name]

United of OmahaLiving Promise

Case NotesSaveView FormsCase Actions

Case InformationApplication

✓ Producer Information

✓ Proposed Insured

Confirm Identity - Proposed Insured

Owner

Insurance History

Plan Information

HIPAA Validate and Lock Data

Confirm Identity - Proposed Insured

In order to protect your client's personal information, please verify the following for the Proposed Insured:

Proposed Insured Name

PI First Name

Proposed Insured SSN

PI Social Security No.

Proposed Insured Full Address

PI Address

Proposed Insured Date of Birth

Re-enter Date of Birth

Proposed Insured Phone Number

PI Phone Number

Confirm

Correct?

YesNo

PI Middle Initial

PI Last Name

Correct?

YesNo

PI City

PI State

Zip Code

Correct?

YesNo

Correct?

YesNo

Back

Next

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.

HIPAA Apply eSignature

Welcome, *name of Proposed Insured*

To begin the HIPAA eSignature process, please review the authorization in its entirety for accuracy, understanding and agreement.

If you would like to view, download or print the forms, please click on the corresponding blue button(s).

If changes or updates to any information are needed, or if there are questions, please inform your producer.

Review Your HIPAA Authorization and Disclosures

☐ I Agree and Consent to applying my signature

name of Proposed Insured is agreeing to the documents reviewed and the following:

- I agree to the HIPAA Authorization
- I acknowledge that I have read, or had read to me, and understand all of the information presented for my review.
- I agree that the electronic signature I provide shall be applied to the authorization(s), 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.
- I hereby acknowledge that any and all information that I provide for purposes of completing this application will be transmitted to United of Omaha and/or its affiliates, vendors, and other participants involved in the insurance procurement process (whether actually submitted or not by my insurance agent or broker).

< Back

Next >

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:

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

This screen is the same for both **Present** and **Not Present** signature methods. **Not Present** presents a thank 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.

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.

Living Promise

Case Notes

Save

View Forms

Case Actions

Case Information

Application

Insurance History

This applicant may have other life insurance policies with us that are relevant to this application. Ask the client "Do you authorize me to view coverage dates and coverage amount of other policies you have with Mutual of Omaha?" and answer accordingly below.

Yes

No

Does the Proposed Insured have any pending applications or existing life insurance or annuity contracts with the company or any other company?

Yes

No

Is the insurance applied for intended to replace or change any life insurance or annuity contract in force with the company or any other company?

Yes

No

Living Promise

Case Notes

Save

View Forms

Case Actions

Case Information

Application

Insurance History

This applicant may have other life insurance policies with us that are relevant to this application. Ask the client "Do you authorize me to view coverage dates and coverage amount of other policies you have with Mutual of Omaha?" and answer accordingly below.

Yes

No

Company Name	Policy Number	Face Amount	My Policy	
United of Omaha	00000000	\$210	Yes	Edit
United of Omaha	00000000	\$3,000	Yes	Edit
United of Omaha	00000000	\$3,000	Yes	Edit

Please verify all policies above before continuing.

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.

Plan Information

This is the maximum coverage allowed based on existing United of Omaha policies

\$300,000

Amount of Insurance Applied for

\$0

Amount entered is not within product guidelines. Min \$25,000 Max \$300,000.

Term Period

Choose from list or type in and press Enter

Pre-Approval Information

After completing the Primary Insured information section, we will run a quick medical pre-check. Then, after completing the Plan Information section, you will be taken to a Pre-Approval Information screen where one of the following pre-check indicators will appear.

Favorable: Term Life Express and Indexed Universal Life Express

Pre-Approval Information

This is not a guarantee of coverage or benefit level of coverage.

This initial information is used to determine if the applicant would like to proceed with the remainder of the application process. Approval is determined upon application completion and submission.

Based on the information obtained to this point, this application is trending:

FAVORABLE

What's Next?

Click "Lock Data & Continue Application" to proceed with the application. **NOTE: You will no longer be able to make updates to the information you have already entered.**

Lock Data & Continue Application

Back

Favorable: Living Promise

Pre-Approval Information

This is not a guarantee of coverage or benefit level of coverage.

This initial information is used to determine if the applicant would like to proceed with the remainder of the application process. Approval is determined upon application completion and submission.

Based on the information obtained to this point, this application is trending:

FAVORABLE - Level

What's Next?

Click "Lock Data & Continue Application" to proceed with the application. **NOTE: You will no longer be able to make updates to the information you have already entered.**

Lock Data & Continue Application

Back

Favorable: Graded

Pre-Approval Information

This is not a guarantee of coverage or benefit level of coverage.

This initial information is used to determine if the applicant would like to proceed with the remainder of the application process. Approval is determined upon application completion and submission.

Based on the information obtained to this point, this application is trending:

⚠ FAVORABLE - Graded

What's Next?
Choose one of the following options:

- Click "Lock Data & Continue Application" to proceed with the application. **NOTE: You will no longer be able to make updates to the information you have already entered.**
- Click "Do Not Continue Application" to leave the application process.

Lock Data & Continue Application

Do Not Continue Application

Not Favorable: All Products

Pre-Approval Information

This is not a guarantee of coverage or benefit level of coverage.

This initial information is used to determine if the applicant would like to proceed with the remainder of the application process. Approval is determined upon application completion and submission.

Based on the information obtained to this point, this application is trending:

❗ NOT FAVORABLE

What's Next?
Choose one of the following options:

- Click "Lock Data & Continue Application" to proceed with the application. **NOTE: You will no longer be able to make updates to the information you have already entered.**
- Click "Do Not Continue Application" to leave the application process.

Lock Data & Continue Application

Do Not Continue Application

⬅ Back

Not Enough Information: All Products

Pre-Approval Information

This is not a guarantee of coverage or benefit level of coverage.

This initial information is used to determine if the applicant would like to proceed with the remainder of the application process. Approval is determined upon application completion and submission.

Based on the information obtained to this point, this application is trending:

ℹ We are still obtaining information.

What's Next?
Choose one of the following options:

- Click "Refresh" to re-check for pre-approval indication.
- Click "Lock Data & Continue Application" to proceed with the application. **NOTE: You will no longer be able to make updates to the information you have already entered.**
- Click "Do Not Continue Application" to leave the application process.

Refresh

Lock Data & Continue Application

Do Not Continue Application

⬅ Back

For **Not Enough Information**, we have added a **Refresh** button to re-check for a pre-approval indication. There is no limit to how many times you can refresh the screen. This is not a reorder — it is just refreshing the information previously submitted to see if there is a response yet.

What's Next?

If the applicant would like to proceed, click the **Lock Data and Continue Application** button.

If the applicant would not like to proceed, click the **Do Not Continue Application** button. Should you choose to not continue with the application, it will be abandoned as **Producer Withdrawn** and will not be sent to Mutual of Omaha.

Once you continue the application, you will be taken to the underwriting questions section and we will continue the underwriting process.

Please note that the approval may change based on additional information gathered throughout the rest of the application. You will be given the final decision once the application is submitted.

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.

The screenshot shows a web application interface for underwriting. At the top, there's a header with a user profile icon, the text "My Cases", "Need Assistance?", and a "Welcome" message. Below the header, there's a navigation bar with "Case Information" and "Application" tabs. The "Application" tab is active. On the left, there's a sidebar with a list of items: "Producer Information", "Proposed Insured", "Insurance History", "Plan Information", "Dependent Children Rider", "HIPAA Signature and Lock Data", "HIPAA Signature Method", "HIPAA Apply eSignature", "Underwriting", "Beneficiaries", and "Validate and Lock Data". The "Underwriting" item is highlighted. The main content area is titled "Underwriting" and contains a "Test Testing" section. This section has a "Tabs" and "Pages" label. It shows a progress bar with "Underwriting Part One" (active), "Underwriting Part Two", "Underwriting Part Three", and "Summary". Below the progress bar, there's a "Test Testing - Risk Assessment" section. It contains a question "Is the insured currently employed?" with "Yes" and "No" buttons. Below the question, there's a "Trigger Name" field. At the bottom right of the "Test Testing - Risk Assessment" section, there's a green "Continue" button with a red arrow pointing to it. At the bottom of the main content area, there are "Back" and "Next" buttons.

My CasesNeed Assistance?Welcome

Testing: TestUnited of OmahaTerm Life Express Point of Sale Decision

Case NotesSaveView FormsCase Actions

Case InformationApplication

Producer Information

Proposed Insured

Insurance History

Plan Information

Dependent Children Rider

HIPAA Signature and Lock Data

HIPAA Signature Method

HIPAA Apply eSignature

Underwriting

Beneficiaries

Validate and Lock Data

Underwriting

Test TestingGroupOverall

Overall Status

Lives

Status

Test TestingCompleted

childone testCompleted

childtwo testCompleted

BackContinue

BackNext

My CasesNeed Assistance?Welcome

Testing: TestUnited of OmahaTerm Life Express Point of Sale Decision

Case NotesSaveView FormsCase Actions

Case InformationApplications

Producer Information

Proposed Insured

Insurance History

Plan Information

Dependent Children Rider

HIPAA Signature and Lock Data

HIPAA Signature Method

HIPAA Apply eSignature

Underwriting

Beneficiaries

Premium Summary

Validate and Lock Data

Underwriting

Thank you for completing the iHealth Assessment. Your responses have been submitted.

BackNext

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).

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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 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.



The screenshot shows a web browser window with the URL `https://igoforms-test.pipeline.com/?OrderNumber...`. The page title is "Enter Credit Card Information". The form contains the following fields:

- Credit Card Type:
- Credit Card Number:
- Expiration Date: /
- Premium Amount: \$: 00
- Cardholders Name: Mary Jones
- Billing Statement Address**
- Address: 123 Main St
- City: USA
- State: CO
- Zip: 99999

Below the form, there is a message: "This is the last opportunity you will have to view or change your credit card information". At the bottom, there are two buttons: "Submit" and "Cancel".

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.

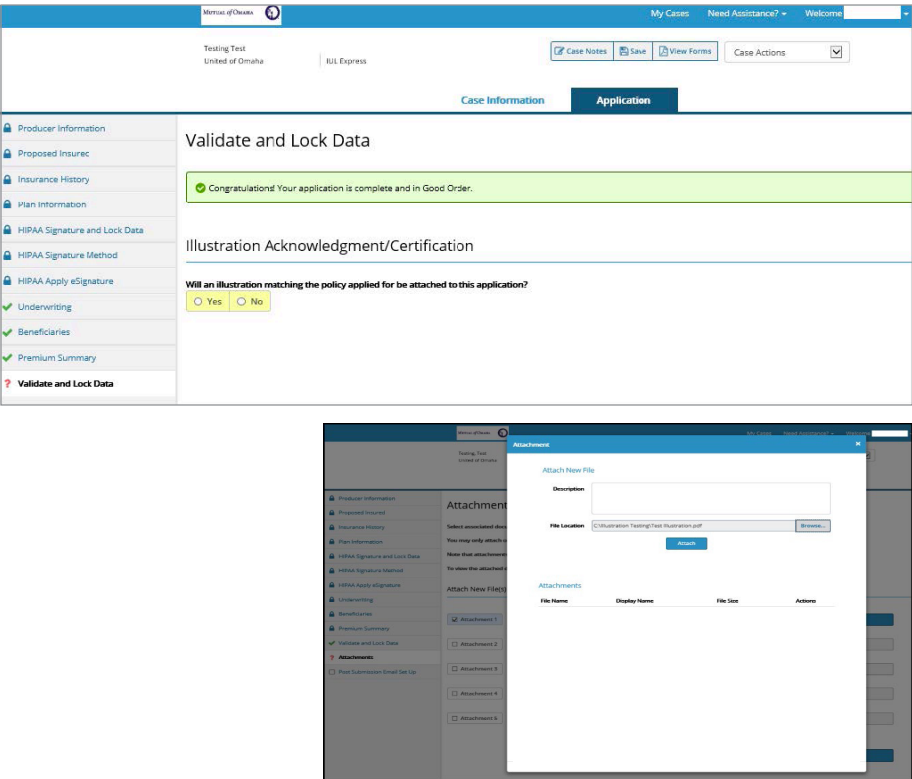
A red error message means that the ABA Routing Number is invalid or the account is closed. Please enter a different Routing/Account Number or select a different payment method to continue. The e-app will not be **In Good Order** until information is corrected.

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.



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.

Would you like to pay your initial modal premium by Credit Card?

☒ Yes

☐ No



The cardholder must be the Proposed Insured and cannot choose Print and Wet Signature. The initial premium will be charged to the credit card when the policy is submitted.



You will not be able to enter the cardholder's credit card information if you are not on a current browser. Either upgrade your browser to the most recent version and reenter the credit card information or change the CC question to 'No' and select Monthly Bank Service Plan.

Credit Card Payor

Test Testing

▼

Enter Credit Card Information



Please click the "Enter Credit Card" link

v-Signature

I have a voice recording identification number

☐ Yes

☐ No

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

Signed City

omaha

Signed State

NE

▼

Accept v-Signature

☒ Yes

☐ No

Please print a copy of these documents for your future reference.

View Signed Application

You MUST click the button below to submit your application.

Submit to Mutual of Omaha

Signature Method

Please choose a signature method:

☐ e-Signature using E-Mail: Electronically review, e-Sign using E-Mail, and e-Submit via the web.

☐ Wet Signature: Print, review, wet sign, and mail.

☐ v-Signature: Review over phone and e-Submit via the web.

e-Signature Criteria

E-Mail Signatures:

1. Agent must collect the E-Mail address for each signer.

2. All signers must have access to the internet and have their own E-Mail address.

3. All signers must agree to use the e-Signature process.

4. All signatures must be obtained within 7 business days.

v-Signatures:

1. Agent must record the call.

2. Agent must read agreement, Fraud and payment wording.

3. Agent must read voice signature wording.

◀ Back

Next >

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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

Notes

[illegible]

Notes

[illegible]

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

