

MOMENTUM UNDERWRITING

MOMENTUM (Mutual of Omaha Modernized Experience for Next-Generation Technology-Enabled Underwriting Model) provides a faster, more streamlined underwriting experience for eligible fully underwritten life applications. Using available data and instant reports, cases move toward a decision with fewer unnecessary steps.

Fast, Simple Steps

Faster decisions. Fewer unnecessary steps. A more streamlined experience for producers and clients.

There is no new application or submission process to learn. MOMENTUM works behind the scenes to identify eligible cases, expedite review and order additional requirements only when they are truly needed.

- Submit the application through any available submission method.
- Ensure the application is complete and includes all required information and forms.
- If the case meets MOMENTUM parameters, there is no need to immediately order a paramed exam or labs. Additional medical requirements will be requested only if needed.
- Eligible cases receive an expedited review to move the application toward an underwriting decision as quickly as possible.

We Take Care of the Rest

- Once received, MOMENTUM evaluates the application using available data and instant reports to help accelerate the underwriting decision.
- Cases may be approved, closed out or moved to additional underwriting based on the information available.
- If approved, the case moves forward without unnecessary, additional underwriting requirements.
- If additional medical requirements are needed, the case will transition to traditional underwriting. Confirmation from the writing producer will be requested before exams, labs or other medical requirements are ordered.
- When an offer or confirmation to proceed is requested, producer confirmation is required before moving forward.



Underwritten by
United of Omaha Life Insurance Company
A Mutual of Omaha Company

MOMENTUM Underwriting

- **Issue Ages and Face Amounts:**

- 18-55: \$100,000 - \$2,000,000
- 56-60: \$100,000 - \$1,000,000

- **Maximum Total Line:** \$5,000,000

- **Applications:** All available submission types

- **Products Available:**

- Term Life Answers® (10-, 15-, 20- and 30- year)
- Income AdvantageSM Indexed Universal Life (IUL)
- Life Protection AdvantageSM IUL
- AccumUL AnswersSM

Qualification Requirements

- Build must be standard or better
- No major medical conditions (See Unacceptable Medical Conditions list)
- Any previously underwritten United of Omaha policies must have been approved at Standard or better, if applicable
- Applicant must be a U.S. citizen or legal permanent resident with no planned travel to hazardous locations
- No more than one death of a parent prior to age 60 due to heart disease
- No convictions for DUI or reckless driving within the last five (5) years
- No felony convictions in the last ten (10) years
- No life, health or disability insurance has been rated or declined
- No flying as a private pilot or crew member
- No hazardous activities in the last two (2) years

Note: Current nicotine/tobacco guidelines apply.

Unacceptable Medical Conditions

- Alcohol Abuse and/or Treatment
- Atrial Fibrillation
- Barrett's Esophagus
- Bipolar Disorder
- Cancer (Except Basal Cell and Squamous Cell Carcinoma)
- Chronic Obstructive Pulmonary Disease
- Crohn's Disease
- Diabetes
- Drug Abuse and/or Treatment
- Epilepsy/Seizure
- Gastric Bypass/Lap Band
- Heart Disease or Surgery: All Types
- Hepatitis
- Human Immunodeficiency Virus (HIV)
- Kidney Disease
- Lupus
- Melanoma
- Multiple Sclerosis
- Parkinson's Disease
- Peripheral Arterial Disease
- Peripheral Vascular Disease
- Rheumatoid Arthritis
- Sleep Apnea
- Stroke/TIA
- Ulcerative Colitis

Note: Other medical history may require full traditional underwriting.