

**May 25, 2021**

## **Important Life Underwriting Updates**

Throughout the pandemic, Mutual of Omaha has been continuously evaluating our underwriting and new business practices to support business continuity, deliver a high level of service and maintain our financial strength.

I am happy to announce we will be adjusting our temporary guideline changes effective May 24, 2021. These guidelines apply to all fully underwritten life insurance cases and includes all newly submitted and pending in-house cases, whether formal or informal.

### **Acceptance Guidelines Based on Insured's Issue Age:**

- If the client is age 0-59:
  - The client is eligible for our best risk class Underwriting

*Please note, if the individual has co-morbid conditions resulting in a rating higher than Table 4, it may be postponed.*

- If the client is ages 60-79
  - Risk class must be Table 4 or better
- If the client is age 80 and above all cases will be temporarily postponed

A current statement of health is required on all policy approvals.

### **Fit Underwriting Program**

We will be reinstating the FIT underwriting program for ages 18-75 except for those with co-morbid conditions.

### **International Travel Guidelines**

All fully underwritten life insurance cases where the proposed insured plans to travel or has traveled internationally to countries under a Level 4 travel advisory will be postponed until they have been back in the United States for a minimum of 30 days.

**\*\*** An applicant's Covid-19 vaccination status will not be considered in determining the applicant's eligibility for coverage or underwriting classification.

Thank you for your patience and for your dedication to Mutual of Omaha.

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