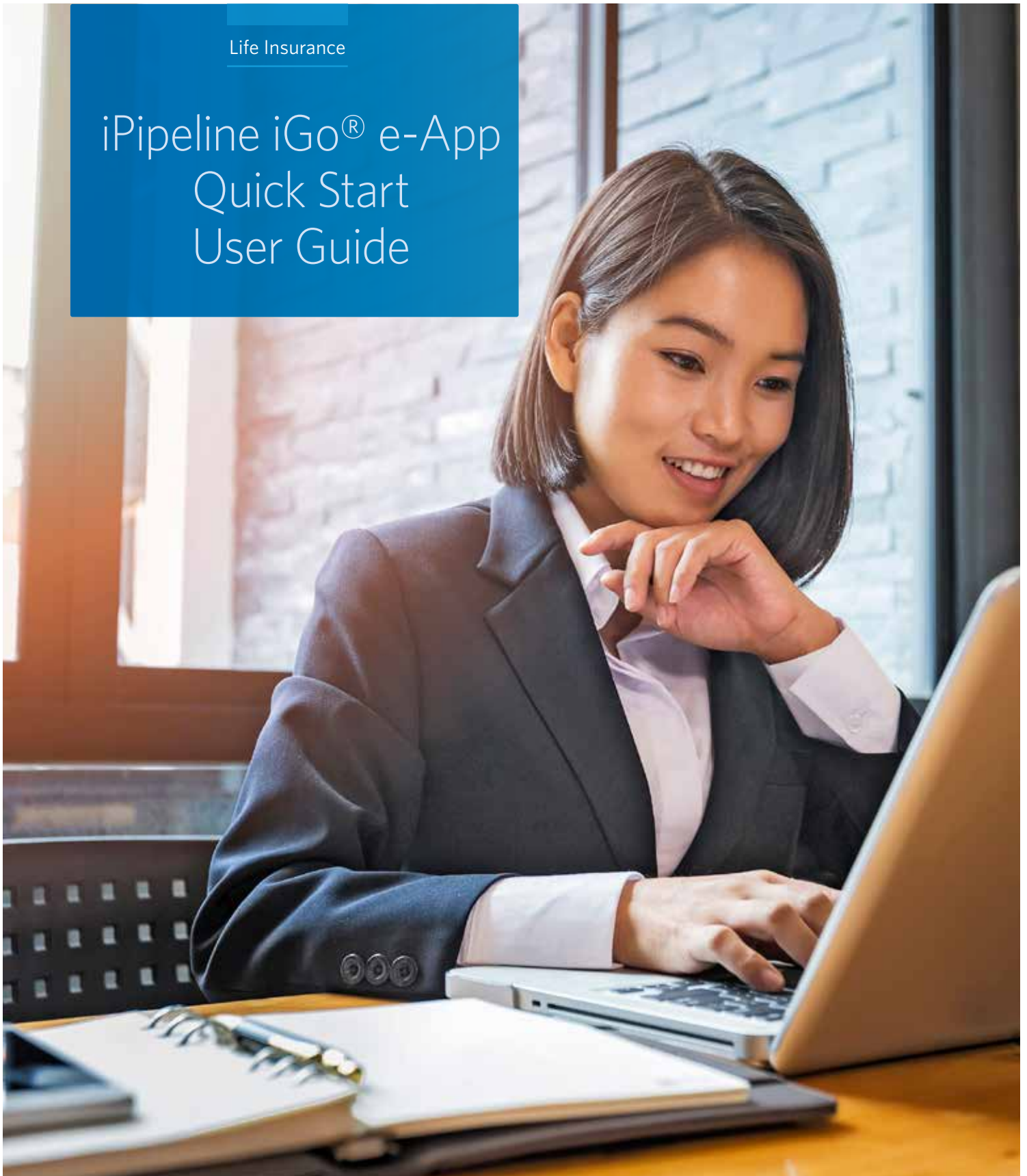


Life Insurance

iPipeline iGo® e-App Quick Start User Guide



Indexed Universal Life Express®,
Term Life Express®, Living Promise®
Whole Life, Children's Whole Life,
Guaranteed ADvantageSM



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

The iPipeline electronic application process is quick and simple, making your life easier and getting your clients covered quickly.

Use this guide to help you get started to submit business electronically.

Getting Started



Why submit electronically?

The e-Application process is faster from beginning to end. It ensures accuracy, saves time and gets clients covered quickly. It also:

- Reduces your paper app supply
- Ensures you have the correct forms, no matter where you are
- Allows you to track your apps from start to finish
- Enables you to validate your apps while you are still in the field

What should I have ready before starting an e-App?

Both clients and agents will have screens to complete. Make sure you and your client have the items below ready to go before getting started.

Agents

You must be licensed and appointed. You'll also need:

- Internet connection
- Email account
- To be registered on [Sales Professional Access \(SPA\)](#) or have access to your BGA office's e-App direct link

Applicants

To complete the e-App, applicants will need:

- Bank account information
- Social Security number
- Prescription drug information
- Medicare card (if applicable)
- Visa or Permanent Resident Card (if applicable)

The applicant is NOT required to have an email address, but it is preferred that they have one.

How do I access the e-App?

To access the e-App on the internet, you'll need one of the preferred browsers below. Please make sure that you're using the most updated version of each one to use the e-App.

- Google Chrome
- Firefox
- Microsoft Edge (not Internet Explorer)
- Apple Safari

Once you're using the latest version of a preferred browser, you can access the e-App via:

- [Sales Professional Access \(SPA\)](#)
- The direct link on your BGA office's website

What payment options are available in the e-App?

For the first payment, applicants can use Visa, Mastercard or a bank withdrawal. Renewal payments require either a bank withdrawal or a check. Your client should have this information ready.

Products Available



Which products are available for the e-App?

Product	Available on e-App	Automated Underwriting (Point-of-Sale Decision)
IUL Express	Yes	Yes
Term Life Express	Yes	Yes
Living Promise	Yes	Yes
Children's Whole Life	Yes	No
Guaranteed ADvantage	Yes	No

Signature Methods



When using the e-App, we know you may not be selling face-to-face with your clients. So, it may not always be feasible to get their actual signature on paper with a pen – what is sometimes called a “wet signature.”

If your client has an email address, you can collect all signatures electronically. But if your client doesn't have an email address, the “wet signature” may be your only option.

There are two ways to get signatures: *Present*, and *Not Present*.

Electronic Signing Method	When to Use
Present (also known as “in person”)	Use when you are face-to-face with your client Your client can sign on your device, using a stylus or finger (iPad, computer, Surface, etc.)
Not Present (also known as “email signature”) Note: Each client required to sign will receive an email with instructions on how to submit a signature	Use when you're not selling face-to-face, such as a phone sale

e-App Process



When submitting an e-App for Children's Whole Life and Guaranteed ADvantage, here's the process you can expect:

1. Access the e-App

Access the e-App one of two ways:

- Login using [Sales Professional Access \(SPA\)](#)
- Login from your BGA website

2. Select "Start New Case"

3. Complete Each Screen in the Order it Appears.

Once each screen has a green check box, it is in good order (iGO) and you can advance to the next screen.

4. Lock the applications

5. Collect signatures

6. Submit

For complete e-App training, please refer to our [Full e-App User Guide](#)

e-App Featuring Automated Underwriting Process



When completing an e-App for the products featuring Automated Underwriting you will receive an underwriting decision in real-time! Here's the basic process you can expect:

1. Access the e-App

Access the e-App one of two ways:

- Login using [Sales Professional Access \(SPA\)](#)
- Login from your BGA website

2. Select "Start New Case"

3. Complete each screen in the order it appears.

Once each screen has a green check box, it is in good order (iGO) and you can advance to the next screen.

4. Lock the applications

5. Collect signatures on the HIPAA validation screen

6. Ask the underwriting questions.

While you are answering the underwriting questions, our system will be collecting and compiling information for an underwriting decision.

7. Collect final signatures

8. Submit the e-Application

9. Receive instant underwriting decision

You'll know immediately if the application is approved, referred or declined.

For complete e-App and Automated Underwriting training, please refer to these resources:

- **Full e-App User Guide**
- **Training Videos**
 - **IUL Express:**
 - [In Person Signature Method](#)
 - [Electronic Signature Method](#)
 - **Term Life Express:**
 - [In Person Signature Method](#)
 - [Electronic Signature Method](#)
 - **Living Promise:**
 - [In Person Signature Method](#)
 - [Electronic Signature Method](#)
- **Automated Underwriting Program Flyer**

Contact Us



If you are having technical problems please contact:

iPipeline Support

(800) 641-6557

Monday – Friday | 7:00am-7:00pm (CT)

If you have questions on case status, underwriting decision, etc. contact the Underwriting Call Center.

Underwriting Call Center

(800) 775-7896

Monday – Friday | 7:30am – 5:00pm (CT)

If you have additional questions regarding products, material ordering, training, etc. contact Sales Support.

Sales Support

(800) 693-6083

sales.support@mutualofomaha.com

Monday – Friday | 8:00am – 5:00pm (CT)