

Life Insurance Application Process Using *Speed eTicket*SM

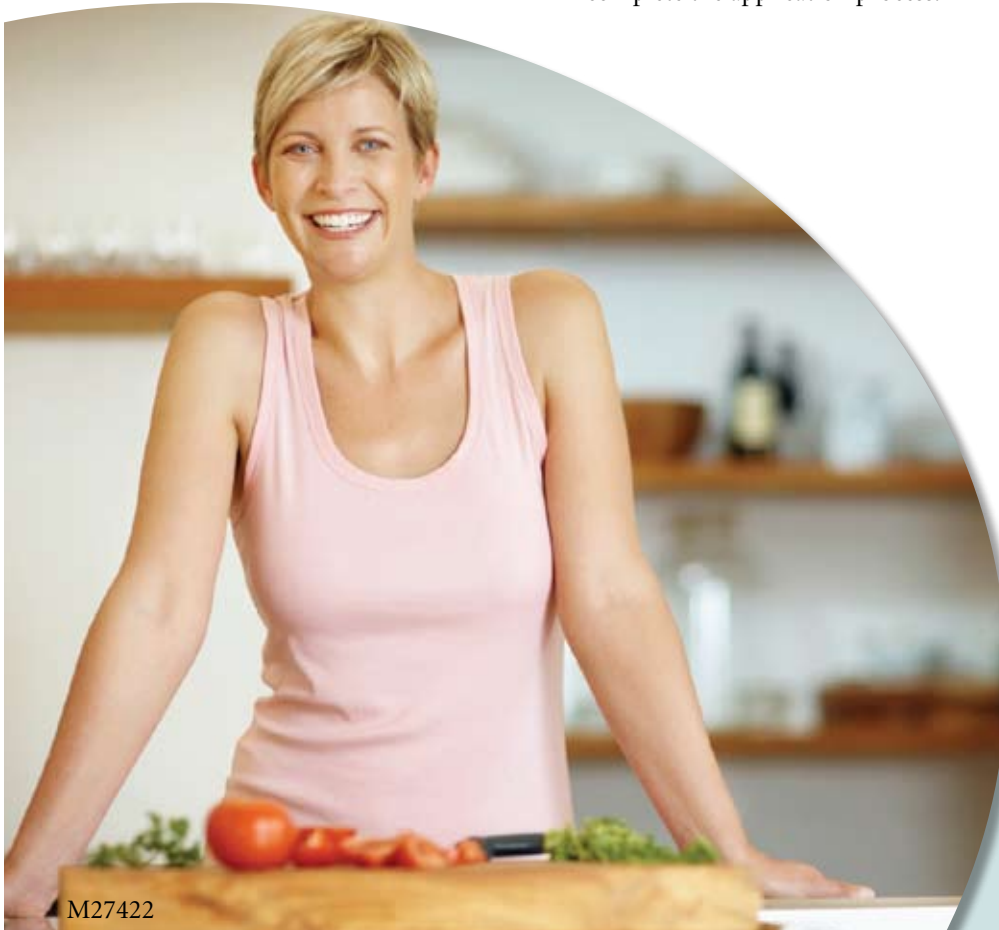
What to Expect



Thank you for your interest in life insurance coverage. Please read through the following information so you know what to expect and feel prepared during the application process. If you have any questions, please contact your agent.

1 *Speed eTicket*SM

To begin the process, you and your agent will work together to complete and submit a *Speed eTicket*SM electronic form. This form asks for information about you and the type of insurance for which you're applying. After the *Speed eTicket*SM form is submitted, you will then work with a qualified telephone representative to complete the application process.



2 Your Telephone Interview

You will be contacted within one business day for a confidential telephone interview to complete the application process. This call should last approximately 30 minutes. It is important to note that the telephone dialogue between you and our qualified fulfillment center representative will be tape recorded and relied upon as part of our risk analysis. As a result, it's important that you be prepared to answer questions as accurately as possible.

Before your telephone interview... please take a few minutes to complete the included form detailing frequently asked questions. This will help speed up the interview time.

3 Your Paramedical Appointment

At the end of the telephone interview, the fulfillment center will schedule a basic paramedical exam for you. There is no cost to you for this examination and it can take place at your home or place of employment. The Exam includes:

- Height and Weight
- Blood Pressure and Pulse
- Urine and blood samples may also be needed
- Depending on your age and amount of life insurance applied for, an electrocardiogram (EKG) may be required

4 Prior to the Paramedical Appointment

- Get a good night's sleep
- Avoid drinking alcoholic beverages for at least 8 hours
- Do not smoke or drink coffee for at least 1 hour before your appointment
- Drink a glass of water 2 hours prior
- Try not to eat any food 2 hours prior. If at all possible, fast for 12 hours
- Advise the paramedic of any medication(s) you are taking
- Skip heavy exercise on the day of your exam
- Wear comfortable, loose fitting clothing

Confidential Information

At the Mutual of Omaha Companies, we take responsibility for safeguarding the privacy of information pertaining to our applications and policyowners very seriously. The contents of your Client interview phone call, as well as the results of any medical testing will not be released without the applicant's written authorization and are used solely to determine insurance eligibility. We are required by the privacy regulations issued under the Health Insurance Portability and Accountability Act of 1996 ("HIPAA") to maintain the privacy of our customer's Medical Information.

Pre-Interview Data Form

5 To Help you Help Us

To assist with the completion of the Client interview process, we are providing this form to record pertinent information. You may be asked additional questions that are not on this page.

Primary Care Physician:

Name _____
Address _____
City, State, ZIP _____
Phone _____
Date/Reason Last Seen: _____

Specialty/Other Physician:

Name _____
Address _____
City, State, ZIP _____
Phone _____
Date/Reason Last Seen: _____

Current Medications:

Name _____	Name _____	Name _____	Name _____
Dosage _____	Dosage _____	Dosage _____	Dosage _____
Frequency _____	Frequency _____	Frequency _____	Frequency _____

Drivers License Number _____

Other Life Insurance Policies:

Company _____	Policy Number _____	Coverage Amount _____
Company _____	Policy Number _____	Coverage Amount _____

Medical Conditions (including anything you might have been treated for recently): _____

If you have any questions during completion of this form or about this application process in general, please contact your agent.

