



We are excited to announce updates to our Underwriting Guidelines and application forms for Term Life Express and IUL Express.

Effective April 22, 2023, the following changes will be implemented to help make our policies more accessible for your clients.

- We have lowered the age for Diabetes automatic declines. Diabetes will be automatically declined when diagnosed prior to age 45 (except in CA & VI, the age is 50)
- Marijuana is no longer considered an "unlawful drug" for the purposes of the application and underwriting
- The lookback period for hospitalization due to High Blood Pressure or Mental Health has been reduced from ten years to "in the past 5 years"

Transition Rules:

- Electronic and paper applications using the old form must be signed no later than May 7th, and received at the home office by May 13th to be accepted
- Electronic and paper applications signed on or after May 8th must use the new application form

We hope these changes will help ensure more of your clients get the coverage they need. For full details regarding these updates, please refer to our [Brokerage Underwriting Guidelines](#).

If you have any questions, please contact Sales Support at (800) 693-6083 or sales.support@mutualofomaha.com.



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