

From: Marty Johnson

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Subject: Important Information Regarding the Underwriting of Pending Applications

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From the Desk of

Marty Johnson

As COVID-19 cases increase within the United States and around the world, Mutual of Omaha is issuing the following underwriting guidance on new and pending applications for life and health products (Accidental Death, Long-Term Care, Disability Income, Critical Illness, Cancer, and Heart Attack & Stroke), effective immediately:

- If the proposed insured or any member of his or her household has traveled or resided outside of the United States within the past 30 days, the application will be postponed until 30 days following their return.
- If the proposed insured or any member of his or her household has come into close contact with anyone known to the insured to have tested positive for COVID-19, the application will be postponed until 30 days following their exposure.
- In addition, anyone testing positive for the COVID-19 virus or those who have been hospitalized or quarantined for the virus will have their application postponed for a minimum of 90 days.

Due to the rapid changes arising from this pandemic, we are continuously monitoring the updates published by the U.S. Department of State and the CDC, as well as local, state or other federal agencies. We will provide additional updates as new information becomes available.

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