



## Express

NOVEMBER 05, 2025

### Life Insurance

#### [IULs You Can Deliver With Confidence](#)

We build our IULs with your customers in mind, to provide reliable protection that can be tailored to their needs. Offering you and your customers stability, transparency, and strength that you can trust.

#### [Underwriting Corner: Get Relationships Right on the eApp](#)

In this month's Underwriting Corner, we're spotlighting a common cause of delays-misrepresenting relationships on the eApp. A simple mistake can lead to corrections, delivery requirements, or even declined coverage.

### Long-Term Care

#### [Set Sail This November! Help Clients Plan Today, to Protect Tomorrow](#)

November is Long-Term Care Awareness Month, an ideal time to continue the care planning conversation with your clients.

#### [Reminder: Long-Term Care New Business Applications Now Processed Directly by Mutual of Omaha](#)

As a reminder, effective October 20, 2025, all long-term care (LTC13 and LTC09M-CA) new business applications are now processed and administered directly by Mutual of Omaha.

### Critical Illness

#### [Protecting the Non-Working Spouse with Critical Advantage](#)

Critical Advantage helps families protect their household and financial stability by providing immediate, flexible support when a non-working spouse faces a covered illness.

## **How Critical Advantage Simplifies Protection Sales in a Rising Cost Health Market**

In a high-cost health environment, simple protection matters - and Critical Advantage makes it easier to get clients confidently protected, faster.

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### **Annuities**

#### **Timing is Everything**

Retirement can be the best years of client's lives---if they have planned properly. Use Your Advantage to help them understand the importance of timing and long-term planning.

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### **News**

#### **Errors and Omissions Insurance**

View the quarterly Errors and Omissions Insurance reminders.

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Campaign E2000