



Underwriting Strengths that help shape our best offer!

Medical

Tobacco

- Occasional cigar users (one per month or less) can qualify for Preferred Plus, Preferred & Standard Plus nontobacco rates if there is a negative urinalysis test
- Clients who occasionally use marijuana may qualify for standard nonsmoker rates
- Preferred tobacco class available

Family History

- Family history qualifications do not apply if the proposed insured is 60 or older for Preferred Plus, Preferred & Standard Plus classes
- Family history qualifications apply only to deaths rather than disease
- Family history of deaths due to diabetes can qualify for Preferred Plus, Preferred and Standard Plus

Health conditions

- Mild Asthma clients may be eligible for Preferred
- Mild Sleep Apnea may be eligible for Preferred with verified c-PAP usage
- Treatment for cholesterol or hypertension does not exclude a proposed insured from our Preferred, Preferred Plus or Standard Plus classes
- Unisex build charts
- Max Cholesterol level for Preferred classes is 300, ratios as follows:
 - Preferred Plus 4.5 Ages 18-55 (\leq 5.0 ages 56 and above)
 - Preferred NT 5.5 Ages 18-55 (\leq 6.0 ages 56 and above)
 - Standard Plus 7.0 Ages 18-55 (\leq 7.5 ages 56 and above)
- Blood pressure control credit treated or untreated with average of 135/85 or better
- Paramed exams only through \$10 million up to age 65
- Preferred and Standard Plus build allows males an additional 10 lbs.

Non Medical

- Commercial pilots for regularly scheduled passenger airlines can qualify for all Preferred classes and private pilots can qualify for Preferred Plus, Preferred or Standard Plus classes with Aviation Exclusion Rider (AER)
- All Preferred classes may be available for occasional scuba diving if proposed insured is certified and dives less than 100 feet
- Age Last Birthday Advantage

Fit underwriting credit program – up to 2 table credits possible through age 75 and face amounts through \$5,000,000 (\$10,000,000 on GUL Survivor)

Life insurance underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. United of Omaha is not licensed in New York. In New York, life insurance is underwritten by Companion Life Insurance Company, Hauppauge, NY 11788-2934.