



Underwriting Strengths that help shape our best offer!

Medical

Tobacco

1. 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
2. Clients who occasionally use marijuana may qualify for standard nonsmoker rates
3. *Lifetime non-smoker credit

Family History

4. Family history qualifications do not apply if the proposed insured is 65 or older for Preferred Plus, Preferred & Standard Plus classes
5. Family history qualifications apply only to deaths rather than disease
6. Family history of deaths due to cancer can qualify for Preferred and Standard Plus
7. *Great family history credit – no deaths prior to age 70

Health conditions

8. Mild Asthma clients may be eligible for Preferred
9. Mild Sleep Apnea may be eligible for Preferred with verified c-PAP usage
10. Treatment for cholesterol or hypertension does not exclude a proposed insured from our Preferred, Preferred Plus or Standard Plus classes
11. Unisex build charts
12. *Cholesterol/HDL ratio <5.0 credit
13. *Negative cardiac testing credit
14. *Blood Pressure control credit treated or untreated of 130/80 or better

Non Medical

15. 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)
16. All Preferred classes may be available for occasional scuba diving if proposed insured is certified and dives less than 100 feet
17. Age Last Birthday Advantage
18. *Preferred or better driving record credit
19. *Minimal alcohol use credit. No more than 2 drinks per day. (No history of substance abuse.)

*These strengths qualify for our Fit underwriting credit program for your clients who normally fall within T2-T4 range; applies to term and universal policies and face amounts \$250,000 to \$1.5 million (\$3 million for 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.