



Have we got a good “Fit” for you!

With the **Fit** underwriting credit program from Mutual of Omaha.

Your clients don't have to be Olympic-caliber fit to qualify; they get credits for basic quality health maintenance.

It's helpful to think of **Fit** like this –

You are **Fit** when:

You and your family are physically and financially **Fit**

People who have positive factors in the **Fit** categories tend to have better mortality. So, on those cases that might be mildly or moderately rated, when individuals have positive health factors, we offer extra mortality credits. These credits apply to all fully underwritten **TERM & UNIVERSAL** life insurance policies offered by United of Omaha & Companion Life Insurance Companies.

- Term Life Answers
- AccumUL Plus
- AccumUL Answers
- Guaranteed Universal Life
- Guaranteed Universal Life Plus
- Guaranteed Universal Life Survivor

Here's where the program fits:

- Ages: 18-75
- Minimum face amount: \$100,000
- Maximum face amount: \$5,000,000 (\$10,000,000 GUL Survivor) (total coverage in force and applied for with United of Omaha and Companion Life Insurance Companies)
- Nontobacco users
- Base rating *after* normal credits of table 4 or less
- Does not apply to “flat extra” ratings or those with CAD prior to age 50 or Type I Diabetes, or ratable substance abuse, stroke or cancer histories

Here's where the credit ratings fit in

If your clients have several of the following characteristics, they may qualify for up to an *additional two table credits* from the base rating.**

Note: No more than two lifestyle characteristics can be applied toward credits

Medical

- Great family history – no deaths from any disease prior to age 70
- Cholesterol/HDL ratio <5.0
- A1c test <5.7
- Serum albumin >4.2 ages 61-75
- Negative cardiac testing: GXT, non-imaged or imaged (stress echo, perfusion study), echocardiogram, EBCT or angiography within the past 2 years
- GXT exercise performance >10 METS within the past 2 years
- Optimal blood pressure control (treated or untreated) with average of 135/85 or better
- Preferred or better build, ages 18-60 Standard Plus or better build, ages 61-75
- BNP <100 ages 61-75
- Normal CBC ages 61-75

Lifestyle

- Regular preventative medical care and compliant follow-up for treated impairments (within the past 12 months)
- No tobacco use for past 10 years
- Income >\$100,000, or net worth >\$1,000,000
- Preferred or better driving record

Any **three** of the above characteristics equals 1 table credit.

Any **five** of the above characteristics equals 2 table credits.

**Best case final assessment available is standard. (Table 3 can only reduce to a Table 1.)

Mutual of Omaha's **Fit** program. It's a good fit for your clients. And a good fit for you.

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.



FIT TEST

Name: _____

Date: _____

Complete with ALL Fully Underwritten Term and UL Applications

Requirements

- Ages 18-75
- Minimum face amount: \$100,000
- Maximum face amount: \$5,000,000 (\$10,000,000 for GULS) Total coverage in force and applied for with United of Omaha and Companion Life Insurance companies
- Nontobacco users
- Base rating *after* normal credits of table 4 or less
- Does not apply to “flat extra” ratings or those with CAD prior to age 50 or Type I Diabetes, or ratable substance abuse, stroke or cancer histories

If your client has several of the following characteristics they may qualify for up to an *additional two table credits* from the base rating on both fully underwritten term and permanent insurance.

Note: No more than two lifestyle characteristics can be applied toward credits

3 Characteristics = 1 table credit 5 Characteristics = 2 table credits

Lifestyle Characteristics

Check all that apply

- Regular preventative medical care and compliant follow-up for treated impairments within past 12 months? **Yes**
- No tobacco use for past 10 years? **Yes**
- Income > \$100,000 or net worth > \$1,000,000?..... **Yes**
- Preferred or better driving record?..... **Yes**

Medical Characteristics

- Great family history – no deaths from any disease prior to age 70? **Yes**
- Cholesterol/HDL ratio under 5.0? **Yes**
- A1c test < 5.7? **Yes**
- Serum albumin > 4.2 ages 61-75? **Yes**
- Negative cardiac testing: GXT, non-imaged or imaged (stress echo, perfusion study), echocardiogram, EBCT or angiography (within the past 2 years)? **Yes**
- GXT exercise performance over 10 METS (within the past 2 years)? **Yes**
- Optimal blood pressure control-treated or untreated with average of 135/85 or better? **Yes**
- Preferred or better build, ages 18-60. Standard plus or better build, ages 61-75?..... **Yes**
- BNP <100 ages 61-75? **Yes**
- Normal CBC ages 61-75? **Yes**

If you answered yes to 3 or more of these questions, you may qualify for additional table credits.

Submit with Application