



## Have we got a good “Fit” for you!

With the new 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 10, 15, 20, 30
- Term Life Complete
- AccumUL Plus
- GUL Complete
- GUL Survivor

### Here's where the program fits:

- Ages: 18 – 75
- Minimum face amount: \$250,000
- Maximum face amount: \$1,000,000\* (total coverage in force and applied for with United of Omaha and Companion Life Insurance Companies)  
\*(Maximum face amount \$2,000,000 GULS)
- Nontobacco users
- Base rating *after* normal credits of table 4 or less
- Does not apply to “flat extra” ratings

### 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.\*\*

#### Medical

- Great family history – no deaths from any disease prior to age 70
- Cholesterol/HDL ratio <5.0
- Negative cardiac testing: GXT, non-imaged or imaged (stress echo, perfusion study), echocardiogram, EBCT or angiography
- GXT exercise performance >10 METS
- Optimal blood pressure control-treated or untreated of 130/80
- Preferred or better build, ages 18 – 60. Standard Plus or better build, ages 61 – 75

#### Lifestyle

- Regular preventative medical care and compliant follow-up
- Minimal alcohol use. No more than 1 – 2 drinks per day (no history of substance abuse)
- Lifetime nonsmoker
- Income >\$100,000, or net worth >\$1,000,000, or a college degree
- Preferred or better driving record

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

Any **five** of the above characteristics equals 2 tables credit.



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

\*\*Best case final assessment available is standard.

Life insurance underwritten by United of Omaha Life Insurance Company. United is not licensed in New York. In New York, life insurance is underwritten by Companion Life Insurance Company, Lynbrook, N.Y.

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**NAME:** \_\_\_\_\_

**DATE:** \_\_\_\_\_

# Fit Test

- Requirements**
- Ages 18-75.
  - Minimum face amount: \$250,000.
  - Maximum face amount: \$1,000,000. (total coverage in force and applied for with United of Omaha and Companion Life Insurance Companies)
  - Non-tobacco users.
  - Base rating *after* normal credits of table 4 or less.
  - Does not apply to “flat extra” ratings.

If your client has several of the following characteristics they may qualify for up to an *additional two table credit* from the base rating.

3 = 1 table credit

5 = 2 table credit

## Lifestyle

- Regular preventative medical care and compliant follow-up? .....  Yes  No
- Minimal alcohol use. No more than 2 alcoholic drinks per day? .....  Yes  No  
(no history of alcohol abuse)
- Lifetime non-smoker? .....  Yes  No
- Income > \$100,000 or net worth > \$1,000,000 or a college degree? .....  Yes  No
- Preferred or better driving record? .....  Yes  No

## Medical

- Great family history – no deaths from any disease prior to age 70? .....  Yes  No
- Cholesterol/HDL ratio under 5.0? .....  Yes  No
- Negative cardiac testing: GXT, non-imaged or imaged (stress echo, perfusion study), echocardiogram, EBCT or angiography? .....  Yes  No
- GXT exercise performance over 10 METS? .....  Yes  No
- Optimal blood pressure control-treated or untreated of 130/80? .....  Yes  No
- Preferred or better build, ages 18 - 60. Standard plus or better build, ages 61-75?  Yes  No

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

**SUBMIT WITH APPLICATION**