

Life Insurance

# *New Underwriting Credit Program*



Mutual of Omaha

6/03/2009

O.U.P.B.PR.G

UNDERWRITING

## **New Underwriting Credit Program Rewards Clients That Are Fit.**

We are excited to introduce our new **Fit** underwriting credit program. Our program will help your clients who would normally be rated up get better rate classifications if they meet certain medical and lifestyle criteria. One of the best parts of the program is that it applies to all of our fully underwritten **Term** and **Universal** life insurance products:

- Term 10, 15, 20, 30
- Term Life Complete
- AccumUL Plus
- GUL Complete



The program also applies to business underwritten by United of Omaha and Companion Life Insurance Companies and is effective immediately for all new life insurance business. Please see the attached flyer for all of the program details.

For more information, please call your Sales Manager at 800-693-6083.

In New York, life insurance underwritten by Companion Life Insurance Company. Home Office: Lynbrook, NY



## 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

### 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)
- 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.

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