PRODUCER USE ONLY

NAME: _____

DATE: _____

Mutual of Omaha

Fit Test

Requirements

- Ages 18-75.
- Minimum face amount: $250,000.
- Maximum face amount: $1,500,000*. (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 or those with current rateable substance abuse histories.

* Maximum face amount $3,000,000 GULS

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

3 Characteristics = 1 table credit

5 Characteristics = 2 table credit

Lifestyle Characteristics

Check all that apply

Regular preventative medical care and compliant follow-up? . . . . . ☐ **Yes**

Minimal alcohol use. No more than 2 alcoholic drinks per day?. . . . . ☐ **Yes**
(no history of alcohol abuse)

Lifetime non-smoker? . . . . . ☐ **Yes**

Income › $100,000 or net worth › $1,000,000 or a college degree?. . . . . ☐ **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**

Negative cardiac testing: GXT, non-imaged or imaged (stress echo, perfusion study), echocardiogram, EBCT or angiography? . . . . . ☐ **Yes**

GXT exercise performance over 10 METS? . . . . . ☐ **Yes**

Optimal blood pressure control-treated or untreated of 130/80? . . . . . ☐ **Yes**

Preferred or better build, ages 18 - 60. Standard plus or better build, 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