

# ACCELERATED UNDERWRITING

Accelerated Underwriting (AU) allows your healthy clients to receive faster decisions on their life insurance application – all without a paramed exam.

## Fast, Simple Steps

- Complete the Drop Ticket. Do not schedule a paramed appointment
- ExamOne will contact the client. Their interview team will complete the application and get a voice signature or e-signature. You can also provide the client with the ExamOne client contact number for them to call on their own time

## We Take Care of the Rest

- Once we receive the application, our AU team will evaluate the application, MVR, MIB and prescription history to make a determination
- If the application is approved through AU, no other underwriting requirements are needed. The agent will receive an email notification and the application will proceed to issue
- If not approved through AU, the agent will receive an email notification and the application will continue to our full underwriting process
- If the client does not wish to complete the application immediately:
  - Provide the ExamOne interview number to the client and they can call in on their own time
  - The ExamOne team will also make multiple attempts over five days to have the client complete the application

**Note:** Any outstanding administrative requirements will still be required prior to issue.

We are here for you

ExamOne Call Center | 1-844-486-8452

Hours of Operation | Monday – Thursday, 7 a.m. – 11 p.m. (CST) | Friday – 7 a.m. – 9 p.m. (CST)  
Saturday – 8 a.m. – 4:30 p.m. (CST)



Underwritten by  
United of Omaha Life Insurance Company  
A Mutual of Omaha Company

# Accelerated Underwriting

## Qualification Requirements

- Issue Ages: 18-60
- Face Amounts: \$100,000 - \$2,000,000
- Products Available: Term Life Answers (10-, 15-, 20- and 30- year), Income Advantage IUL, Life Protection Advantage IUL and AccumUL Answers
- Applications: Drop Ticket

- The applicant must be the owner
- Build within limits (See Underwriting Build Chart)
- No major medical conditions (See Unacceptable Medical Conditions list)
- Any previously underwritten United of Omaha policies must have been approved at Standard or better, if applicable
- Applicant must be a U.S. citizen or legal permanent resident with no planned travel to hazardous locations
- If age 50 or greater, must have evidence of regular medical care and routine medical exams
- No more than one death of a parent prior to age 60 due to heart disease
- No convictions for DUI or reckless driving within the last five (5) years
- No felony convictions in the last ten (10) years
- No life, health or disability insurance has been rated or declined
- No flying as a private pilot or crew member
- No hazardous activities in the last two (2) years

**Note:** Current nicotine/tobacco guidelines apply

Underwriting Build Chart			
Height	Weight	Height	Weight
4'8"	74 - 158	5'8"	109 - 235
4'9"	77 - 165	5'9"	112 - 242
4'10"	79 - 170	5'10"	115 - 250
4'11"	82 - 176	5'11"	119 - 258
5'0"	85 - 184	6'0"	122 - 265
5'1"	88 - 191	6'1"	126 - 271
5'2"	91 - 197	6'2"	129 - 279
5'3"	94 - 203	6'3"	133 - 285
5'4"	97 - 209	6'4"	136 - 292
5'5"	100 - 215	6'5"	140 - 298
5'6"	103 - 222	6'6"	143 - 307
5'7"	106 - 228	6'7"	147 - 313

## Unacceptable Medical Conditions

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|--|--|--|--|
| <ul style="list-style-type: none"> <li>• Alcohol Abuse and/or Treatment</li> <li>• Atrial Fibrillation</li> <li>• Barrett's Esophagus</li> <li>• Bipolar Disorder</li> <li>• Cancer (Except Basal Cell and Squamous Cell Carcinoma)</li> <li>• Chronic Obstructive Pulmonary Disease</li> <li>• Crohn's Disease</li> </ul> | <ul style="list-style-type: none"> <li>• Diabetes</li> <li>• Drug Abuse and/or Treatment</li> <li>• Epilepsy/Seizure</li> <li>• Gastric Bypass/Lap Band</li> <li>• Heart Disease or Surgery: All Types</li> <li>• Hepatitis</li> <li>• Human Immunodeficiency Virus (HIV)</li> </ul> | <ul style="list-style-type: none"> <li>• Kidney Disease</li> <li>• Lupus</li> <li>• Melanoma</li> <li>• Multiple Sclerosis</li> <li>• Parkinson's Disease</li> <li>• Peripheral Arterial Disease</li> <li>• Peripheral Vascular Disease</li> <li>• Rheumatoid Arthritis</li> </ul> | <ul style="list-style-type: none"> <li>• Sleep Apnea</li> <li>• Stroke/TIA</li> <li>• Ulcerative Colitis</li> </ul> <p><b>Note:</b> Other medical history may require full traditional underwriting.</p> |
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