LIFE INSURANCE



FULLY UNDERWRITTEN LIFE INSURANCE UNDERWRITING GUIDE

Term and Permanent Products

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Mutual of Omaha

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

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Our Life Underwriting Philosophy

Mutual of Omaha appreciates your business and is committed to providing you with the tools that improve the underwriting process. We look at the total picture of the applicants and evaluate each application based on several criteria. You will find that in this easy-to-use reference guide, we have included valuable information including our requirements grid, build chart and much more.

We provide you with some of the most experienced and knowledgeable underwriting teams in the industry. Our teams review each case carefully to give your clients the best offer and look to see if any of our Fit underwriting credits apply. We also offer pre-quotes to give you an idea of our position on certain cases. Our team is here to help you place business. Give us a call with any questions you may have at 800-775-7896 or contact your underwriting team.

Important Note Regarding Underwriting for the LTC Rider

When submitting a life insurance application that includes a Long-Term Care (LTC) Rider, the rider will be underwritten separate from the base life insurance policy. The underwriter who will review the LTC Rider will be the same underwriter that is reviewing the base life insurance policy. For complete underwriting guidelines on the LTC Rider, please refer to the separate LTC Rider Information and Underwriting Guide.

Submitting Applications

All applications and required forms should be submitted to:

Mutual of Omaha
3300 Mutual of Omaha Plaza
Omaha, NE 68175

Fax: 402-997-1804

All applications received that are in the process of being underwritten will be reported on your pending status report found on Sales Professional Access.

How to Contact Us

Underwriting Support: 800-775-7896

iGo e-App Support: 800-641-6557

Sales Support: 800-693-6083

Underwriting Strengths

Medical

Tobacco

- Occasional cigar users (two per month or less) can qualify for Preferred Plus, Preferred and Standard Plus nontobacco rates if there is a negative urinalysis test
- Clients who occasionally use marijuana may qualify for Preferred or Standard Plus nontobacco rates
- We offer a Preferred tobacco class

Family History

- Family history qualifications do not apply if the proposed insured is 60 or older for Preferred Plus, Preferred and Standard Plus classes
- Family history qualifications do not apply to gender specific cancers for opposite sex persons
- Family history qualifications apply only to deaths rather than disease
- Family history of deaths due to diabetes can qualify for Preferred Plus, Preferred and Standard Plus

Health Conditions

- Mild asthma may be eligible for Preferred
- Mild sleep apnea may be eligible for Preferred with verified c-PAP usage
- Treatment for cholesterol or hypertension does not exclude a proposed insured from our Preferred Plus, Preferred or Standard Plus classes
- We offer unisex build charts
- The max cholesterol level for Preferred classes is 300, with ratios as follows:
  - Preferred Plus < 5.0
  - Preferred NT < 6.0
  - Standard Plus < 7.0

Non-Medical

- Commercial pilots for regularly scheduled U.S. and Canadian passenger airlines can qualify for all Preferred classes and private pilots can qualify for Preferred Plus, Preferred or Standard Plus classes with an Aviation Exclusion Rider (AER)
- Private pilots meeting the following requirements may qualify for Preferred and Standard Plus risk classes:
  - Ages 30-70
  - A minimum of 1,000 total hours of piloting experience and flying between 50-250 hours annually
  - Must hold an IFR/ATP rating
  - No FAA violations within the past 5 years
  - Must be a Standard aviation risk
- All Preferred classes may be available for occasional scuba diving if the proposed insured is certified and dives less than 100 feet
- We offer an Age Last Birthday advantage

Fit Underwriting Credit Program

Up to two table credits are possible through age 75 and on face amounts up to $5,000,000

Underwriting Build Chart

This build chart is not applicable to Juvenile risks. Please contact underwriting to discuss your juvenile build risks.

	Preferred Plus	Preferred	Standard Plus	Standard	+25 (Table 1)	+50 (Table 2)
Height	**Weight**					
4′ 8″	125	144	153	158	170	184
4′ 9″	131	150	160	165	176	189
4′ 10″	135	155	165	170	182	194
4′ 11″	141	160	170	176	187	199
5′ 0″	146	166	177	184	193	205
5′ 1″	152	173	185	191	199	211
5′ 2″	158	179	190	197	205	215
5′ 3″	164	184	195	203	213	220
5′ 4″	169	189	200	209	221	225
5′ 5″	174	194	205	215	226	231
5′ 6″	180	200	210	222	232	239
5′ 7″	185	205	215	228	239	245
5′ 8″	189	209	220	235	246	251
5′ 9″	195	215	225	242	254	258
5′ 10″	200	221	232	250	262	266
5′ 11″	206	227	237	258	269	274
6′ 0″	211	232	244	265	275	281
6′ 1″	217	239	252	271	282	289
6′ 2″	222	244	257	279	289	296
6′ 3″	228	250	262	285	296	303
6′ 4″	233	255	268	292	301	311
6′ 5″	239	261	274	298	307	319
6′ 6″	246	268	280	307	313	328
6′ 7″	252	274	286	313	320	336
6′ 8″	258	280	294	320	327	345
6′ 9″	264	287	302	326	335	352
6′ 10″	270	294	310	334	343	359

Underwriting Build Chart (continued)

	+75 (Table 3)	+100 (Table 4)	+125 (Table 5)	+150 (Table 6)	+200 (Table 8)	+250 (Table 10)	+300 (Table 12)
Height	**Weight**						
4′ 8″	190	197	204	212	221	230	240
4′ 9″	195	202	209	216	225	234	244
4′ 10″	201	208	214	222	231	240	249
4′ 11″	207	214	220	228	237	245	254
5′ 0″	213	220	226	235	244	253	262
5′ 1″	218	226	233	242	250	259	269
5′ 2″	223	232	239	248	257	266	277
5′ 3″	228	238	246	255	264	275	284
5′ 4″	235	245	252	261	270	281	292
5′ 5″	242	251	259	268	277	286	299
5′ 6″	248	258	268	276	285	293	308
5′ 7″	254	265	275	284	293	303	316
5′ 8″	262	274	283	291	300	312	324
5′ 9″	270	282	291	299	309	319	331
5′ 10″	278	289	300	307	316	327	340
5′ 11″	287	298	307	315	325	339	349
6′ 0″	292	305	315	322	333	348	356
6′ 1″	300	313	322	330	340	355	365
6′ 2″	308	321	331	339	349	366	374
6′ 3″	317	329	339	348	358	376	383
6′ 4″	325	338	348	357	367	385	394
6′ 5″	334	347	357	366	376	393	402
6′ 6″	345	358	366	375	385	405	413
6′ 7″	354	367	375	384	394	413	422
6′ 8″	363	376	385	395	405	422	431
6′ 9″	372	385	395	406	415	435	444
6′ 10″	382	395	407	418	427	444	462

Initial Underwriting Requirements

Age	Amount Being Underwritten: Effective 1-01-2023				
	$25,000 - $99,999	$100,000 - $249,999	$250,000 - $499,999	$500,000 - $750,000	$750,001 - $1,000,000
Under 18	Nonmedical, Rx	Nonmedical, Rx	Nonmedical*, Rx	N/A	N/A
18-30	Nonmedical, Rx	Paramed, Blood & HOS, MVR, Rx	Paramed, Blood & HOS, MVR, Rx	Paramed, Blood & HOS, MVR, Rx	Paramed, Blood & HOS, MVR, Rx
31-35	Nonmedical, Rx	Paramed, Blood & HOS, MVR, Rx	Paramed, Blood & HOS, MVR, Rx	Paramed, Blood & HOS, MVR, Rx	Paramed, Blood & HOS, MVR, Rx
36-45	Nonmedical, Rx	Paramed, Blood & HOS, MVR, Rx	Paramed, Blood & HOS, MVR, Rx	Paramed, Blood & HOS, MVR, Rx	Paramed, Blood & HOS, MVR, Rx
46-55	Nonmedical, Rx	Paramed, Blood & HOS, Rx	Paramed, Blood & HOS, Rx	Paramed, Blood & HOS, Rx	Paramed, Blood & HOS, Rx
56-60	Nonmedical, Rx	Paramed, Blood & HOS, Rx	Paramed, Blood & HOS, Rx	Paramed, Blood & HOS, Rx	Paramed, Blood & HOS, Rx
61-65	Nonmedical, Rx	Paramed, Blood & HOS, Rx	Paramed, Blood & HOS, Rx	Paramed, Blood & HOS, Rx	Paramed Blood & HOS, Rx
66-70	Nonmedical, APS, Rx	Paramed, Blood & HOS, APS, Rx	Paramed, Blood & HOS, APS, Rx	Paramed & SA**, Blood & HOS, APS, Rx	Paramed & SA**, Blood & HOS, APS, Rx
71 and Over	Nonmedical, APS, Rx	Paramed, Blood & HOS, APS, Rx	Paramed, Blood & HOS, APS, Rx	Paramed & SA, Blood & HOS, APS, MVR, Rx	Paramed & SA, Blood & HOS, APS, MVR, Rx

Effective 5/22/2025, a NT-pro BNP level is required for age/amounts:

Age =>50 & <61 AND Policy Amount >$1,000,000 OR

Age =>61 & <71 AND Policy Amount >$750,000 OR

Age =>71 AND Policy Amount =>$250,000

Key

APS Attending Physician's Statement

Blood & HOS Blood & Urine Collection

EIR Electronic Inspection Report (Ordered by Home Office)

EKG Electrocardiogram

IR Inspection Report

MVR Motor Vehicle Report (Ordered by Home Office)

Nonmedical A Fully Completed Application

Paramed Long Form Exam (Form MLU21727)

PFS Personal Financial Supplement (Form L4844)

Rx Pharmaceutical Check

SA Senior Assessment (Completed as a part of a paramedical exam)

TT Tax Transcripts (4506-C) and Authorization for Release Form (462441)

* APS required on juveniles over $250,000

** Senior Assessment is only required for this age and amount when applying for LTC Rider.

Initial Underwriting Requirements (continued)

Age	Amount Being Underwritten: Effective 1-01-2023			
	$1,000,001 - $2,000,000	$2,000,001 - $5,000,000	$5,000,001 - $10,000,000	Over $10,000,000
Under 18	N/A	N/A	N/A	N/A
18-30	Paramed, Blood & HOS, MVR, Rx	Paramed, Blood & HOS, EIR, MVR, PFS, Rx	Paramed, Blood & HOS, APS, EIR, MVR, PFS, Rx	Paramed, Blood & HOS, APS, EIR, MVR, PFS, Rx
31-35	Paramed, Blood & HOS, MVR, Rx	Paramed, Blood & HOS, EIR, MVR, PFS, Rx	Paramed, Blood & HOS, APS, EIR, MVR, PFS, Rx	Paramed, Blood & HOS, APS, EIR, MVR, PFS, Rx
36-45	Paramed, Blood & HOS, MVR, Rx	Paramed, Blood & HOS, EIR, MVR, PFS, Rx	Paramed, Blood & HOS, APS, EIR, MVR, PFS, Rx	Paramed, Blood & HOS, APS, EIR, MVR, PFS, Rx
46-55	Paramed, Blood & HOS, EIR, MVR, Rx	Paramed, Blood & HOS, APS (>Age 50), EIR, MVR, PFS, Rx	Paramed, Blood & HOS, APS, EIR, MVR, PFS, Rx	Paramed, Blood & HOS, APS, EIR, MVR, PFS, Rx
56-60	Paramed, Blood & HOS, EIR, MVR, Rx	Paramed, Blood & HOS, APS, EIR, MVR, PFS, Rx	Paramed, Blood & HOS, APS, EIR, MVR, PFS, Rx	Paramed, Blood & HOS, APS, EIR, MVR, PFS, Rx
61-65	Paramed, Blood & HOS, EIR, MVR, Rx	Paramed, Blood & HOS, APS, EIR, MVR, PFS, Rx	Paramed, Blood & HOS, APS, EIR, MVR, PFS, Rx, EKG	Paramed, Blood & HOS, APS, EIR, MVR, PFS, Rx, EKG
66-70	Paramed, Blood & HOS, APS, MVR, Rx	Paramed & SA, Blood & HOS, EIR, EKG, APS, MVR, PFS, Rx	Paramed & SA, Blood & HOS, EIR, EKG, APS, MVR, PFS, Rx	Paramed & SA, Blood & HOS, EIR, EKG, APS, MVR, PFS, Rx
71 and Over	Paramed, Blood & HOS, APS, MVR, Rx	Paramed & SA, Blood & HOS, EIR, EKG, APS, MVR, PFS, Rx	Paramed & SA, Blood & HOS, EIR, EKG, APS, MVR, PFS, Rx	Paramed & SA, Blood & HOS, EKG, APS, IR, MVR, PFS, Rx, TT

Effective 5/22/2025, a NT-pro BNP level is required for age/amounts:

Age =>50 & <61 AND Policy Amount >$1,000,000 OR

Age =>61 & <71 AND Policy Amount >$750,000 OR

Age =>71 AND Policy Amount =>$250,000

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SA Senior Assessment (Completed as a part of a paramedical exam)

TT Tax Transcripts (4506-C) and Authorization for Release Form (462441)

* APS required on juveniles over $250,000

** Senior Assessment is only required for this age and amount when applying for LTC Rider.

Paramedical Vendors

American Para Professional Systems (APPS): 800-635-1677

ExamOne: 877-933-9261

UNDERWRITING REQUIREMENTS ARE GOOD FOR UP TO ONE YEAR THROUGH AGE 70 WITH A FULLY COMPLETED APPLICATION PART 2 OR GOOD HEALTH STATEMENT. OVER AGE 70, UNDERWRITING REQUIREMENTS ARE GOOD FOR UP TO SIX MONTHS.

Note: Premium Finance cases will be assessed on case-by-case basis and additional requirements may be needed.

Underwriting Class Criteria

Non-Smoker/Non-Nicotine Qualifications

To qualify for non-nicotine rates, the proposed insured must not have used tobacco or nicotine products in any form (gum, patch, cigar, vaping, electronic cigarettes, hookah, etc.) within one year prior to the application. We allow up to 24 cigars per year to qualify for nontobacco rates with a negative urinalysis test. The best class for tobacco usage is Preferred Tobacco.

Preferred Plus Underwriting Criteria	
Nicotine: Tobacco	No nicotine x 36 months Occasional cigar, nontobacco available with negative HOS[1]
Family History	No death of a parent prior to age 60 due to Cancer or Heart Disease (Family history does not apply if age 60 and older, or for gender-specific cancers for opposite sex persons)
Blood Pressure	Treatment allowed with good control ≤ 140/85
Cholesterol	Cholesterol ratio ≤ 5.0 (average of 3 cholesterol readings over past 12 months, if available[2]) Treatment allowed
Alcohol & Drug History	Allowed after 15 years
Medical History	No history of CAD, DM or Cancer (Basal Cell skin cancer and superficial squamous cell allowed)
Driving Record	No convictions for DWI, DUI or reckless driving within the last five (5) years and otherwise not rateable
Avocation/Occupation[3]	No participation in any hazardous occupation, avocation or sport in the last five (5) years
Aviation[4]	No flying as a private pilot or crewmember unless aviation exclusion
Criminal Record	No felony convictions in the past 10 years
Build	See Underwriting Build Chart
Profile & HOS	If all Preferred Plus criteria are met and the laboratory values do not warrant any debits, Preferred Plus is allowed

In addition to the criteria above, there must not be any other significant health problems. Final risk determination will be made by the United of Omaha Life Insurance Company home office underwriter.

[1]An occasional celebratory cigar is no more than 24 cigars per year.

[2]Total cholesterol cannot exceed 300.

[3]Limited scuba diving as a part of vacation or other occasional occurrence is acceptable if depth of dive does not exceed 100 feet.

[4]Some types of commercial aviation may be acceptable based on manual guidelines.

Preferred Underwriting Criteria	
Nicotine: Tobacco	No nicotine x 24 months Occasional cigar, nontobacco available with negative HOS[1]
Family History	No death of a parent prior to age 60 due to Cancer or Heart Disease With good risk factors and negative cardiac work up appropriate for age group, one cardiac death allowed (Family history does not apply if age 60 and older, or for gender-specific cancers for opposite sex persons)
Blood Pressure	Treatment allowed with good control ≤ 145/90
Cholesterol	Cholesterol ratio ≤ 6.0 (average of 3 cholesterol readings over past 12 months, if available[2]) Treatment allowed
Alcohol & Drug History[3]	Allowed after 10 years
Medical History	No history of CAD, DM or Cancer (Basal Cell skin cancer and superficial squamous cell allowed)
Driving Record	No convictions for DWI, DUI or reckless driving within the last five (5) years and otherwise not rateable
Avocation/Occupation[4]	No hazardous activities within the past 2 years
Aviation[5,6]	No flying as a private pilot or crewmember unless aviation exclusion
Criminal Record	No felony convictions in the past 10 years
Build	See Underwriting Build Chart
Profile & HOS	If all Preferred criteria are met and the laboratory values do not warrant any debits, Preferred is allowed

In addition to the criteria above, there must not be any other significant health problems. Final risk determination will be made by the United of Omaha Life Insurance Company home office underwriter.

[1]An occasional celebratory cigar is no more than 24 cigars per year.

[2]Total cholesterol cannot exceed 300.

[3]History of and current experimental, occasional, or intermittent marijuana use allowed for Preferred and Standard Plus for ages 18 and above. CBD oil use allowed if no debits for chronic pain.

[4]Limited scuba diving as a part of vacation or other occasional occurrence is acceptable if depth of dive does not exceed 100 feet.

[5]Some types of commercial aviation may be acceptable based on manual guidelines.

[6]Certain private pilots may qualify for Preferred and Standard Plus risk classes: Ages 30-70, minimum 1,000 total hours of piloting experience and flying between 50-250 hours annually, IFR/ATP rating, no FAA violations within the past 5 years and must be a Standard aviation risk.

Standard Plus Underwriting Criteria	
Nicotine: Tobacco	No nicotine x 12 months Occasional cigar, nontobacco available with negative HOS[1]
Family History	One death of a parent prior to age 60 due to Heart Disease (does not apply if age 60 and older)
Blood Pressure	Treatment allowed with good control ≤ 150/90
Cholesterol	Cholesterol ratio ≤ 7.0 (average of 3 cholesterol readings over past 12 months, if available[2]) Treatment allowed
Alcohol & Drug History[3]	Allowed after 5 years
Medical History	No history of CAD, DM or Cancer (Basal Cell skin cancer and superficial squamous cell allowed)
Driving Record	No convictions for DWI, DUI or reckless driving within the last five (5) years and otherwise not rateable
Avocation/Occupation[4]	Flat extras are allowed
Aviation[5,6]	No flying as a private pilot or crewmember unless aviation exclusion (IFR private pilots allowed if standard)
Criminal Record	No felony convictions in the past 10 years
Build	See Underwriting Build Chart
Profile & HOS	If all Standard Plus criteria are met and the laboratory values do not warrant any debits, Standard Plus is allowed

In addition to the criteria above, there must not be any other significant health problems. Final risk determination will be made by the United of Omaha Life Insurance Company home office underwriter.

[1]An occasional celebratory cigar is no more than 24 cigars per year.

[2]Total cholesterol cannot exceed 300.

[3]History of and current experimental, occasional, or intermittent marijuana use allowed for Preferred and Standard Plus for ages 18 and above. CBD oil use allowed if no debits for chronic pain.

[4]Limited scuba diving as a part of vacation or other occasional occurrence is acceptable if depth of dive does not exceed 100 feet.

[5]Some types of commercial aviation may be acceptable based on manual guidelines.

[6]Certain private pilots may qualify for Preferred and Standard Plus risk classes: Ages 30-70, minimum 1,000 total hours of piloting experience and flying between 50-250 hours annually, IFR/ATP rating, no FAA violations within the past 5 years and must be a Standard aviation risk.

Completing Fully Underwritten Applications

General Instructions

Please follow the instructions below when completing a fully underwritten application:

- Only one base policy can be applied for per application
- Select the product name on the application and write in the amount of insurance applied for
- Select risk/rate class applied for
- Children's Rider Supplement Application – complete if applying for the Children's Rider
- Juvenile Life Insurance Supplemental Application – complete if Proposed Insured or Other Proposed Insured is age 15 days-17 years
- Long-Term Care Rider Supplemental Application – complete if applying for the LTC Rider
- Complete the Monthly Bank Withdrawal Form if applicable
- Attach a cover letter or additional information, as needed
- All changes should be initialed by the Applicant/Owner
- Always submit the Producer Statement and always provide the client with MIB Group Inc. Pre-Notice, Notice of Information Practices, Investigative Consumer Reports Notice, Summary of Rights and Life Insurance Buyer's Guide
- Always obtain signed MIB and HIPAA authorizations
- If the face amount is $100,000 and above, you will need a signed HIV consent form
- You will need a signed Accelerated Death Benefit Disclosure Form
- If face amount is $1,000,000 and above, and the Proposed Insured is age 65 or over – you will need signed Statement of Policyowner Intent and, signed Premium Funding and Acknowledgment form
- **DO NOT** collect a check or electronic transaction authorization for initial premium if any of the 6 TIA questions are answered "yes." **DO NOT** complete the TIA if initial payment won't be collected until issue
- Have client sign state replacement forms (if applicable) and provide a copy to the client
- If a Financial Institution would receive compensation for a sale, the Financial Institution Consumer Disclosure must be signed by the client
- If the face amount is over $5,000,000, an Authorization to Release form and an IRS 4506-C form will need to be filled out and signed by the client
- An illustration or Acknowledgment/Illustration Certification form must be submitted for Income Advantage℠ indexed universal life insurance (IUL), Life Protection Advantage℠ IUL and AccumUL Answers℠
- The illustration must match how the policy is issued. When changes are made after application submission, a newly signed illustration marked as revised will be required
- For additional information, please refer to the appropriate Application Submission Checklist
- The product and application used should be the one approved for the state where the application is being signed

Note: If an application is taken on a Kansas resident, the producer must be licensed and appointed in Kansas and in the state where the application is signed

Producer Report

The producer report will need to be completed and sent in with each application.

The product and application used should be the one approved for the state where the application is being signed.

Note: If an application is taken on a Kansas resident, the producer must be licensed and appointed in Kansas and in the state where the application is signed.

Reinsurance

Mutual of Omaha has very good relationships with the reinsurers and will work very hard to place your larger cases. Send us your large cases and we will work with the reinsurer to get your cases placed. However, we do require a signed application and it must be received in our home office before we can assess the case.

Life Insurance Submission Guidelines and Criteria

Temporary Life Insurance Agreement (TIA)

TIA Eligibility Requirements

- A check, credit card or Bank Service Plan (BSP) authorization for the full initial modal premium must be submitted with the application (**Note:** initial draft via the client's bank account is available only for monthly premium mode)
- All six TIA eligibility questions must be answered "no." If an eligibility question is answered "yes," do not collect a check from the client. The TIA does not need to be submitted, but the electronic transaction authorization may still be submitted
- The maximum face amount eligible for coverage is $1,000,000. TIAs are not allowed on any face amount over $1,000,000*

No temporary insurance is provided if:

- A completed TIA is not submitted with the application
- A TIA eligibility question is answered "yes"

Temporary life insurance and any coverage provided hereunder will end on the earliest of the following dates:

- 90 days from the date of the TIA
- The date we deliver the policy applied for to the applicant/owner and all delivery requirements have been completed
- The date we mail a letter notifying that we: (a) are unable to approve the requested coverage at a standard risk class; or (b) have declined to issue the policy; or (c) will not provide temporary insurance coverage
- The date the applicant/owner withdraws the application for insurance

*Maximum benefit amount is $1,000,000

Maximum Autobind and Retention Limits

Ratings & Flat Extras		Ages 0-80	Ages 81-85
Standard through Table 6 and Flat Extras through $15/Thousand	Maximum Autobind	$65,000,000	$5,000,000 Standard Only
	Retention	$5,000,000*	$500,000 Standard Only
Table 7+ and Flat Extras over $15/Thousand	Maximum Autobind	$25,000,000	Facultative Only
	Retention	$2,500,000	N/A

*Ability to allow $10 million for the best cases: Ages 0-65. True Standard or better risk classes with Senior Leadership review.

Jumbo Limits

Up to Age	Total Amounts In Force and Applied for Including Any Replacements
80	$65,000,000
81-85	$25,000,000

Testing of Proposed Insured

Telephone Interview

Your client may be contacted for a confidential telephone interview to complete the application process. This call should last approximately 30 minutes. It is important to note that the telephone dialogue between your client and the phone representative will be recorded and relied upon as part of our risk analysis. As a result, it's important that your client be prepared to answer questions as accurately as possible.

Paramedical Appointment

A paramedical exam may be required depending on the face amount applied for and the age of your client. There is no cost to the client for this examination and it can take place in their home or place of employment. The exam includes:

- Height and weight
- Blood pressure and pulse
- Urine and blood samples may also be needed
- Depending on the client's age and amount of life insurance applied for, an electrocardiogram (EKG), as well as a Senior Assessment evaluation, may be required

Prior to the paramedical appointment have your client:

- Get a good night's sleep
- Avoid drinking alcoholic beverages for at least 8 hours
- Do not smoke or drink coffee for a least 1 hour before the appointment
- Drink a glass of water 2 hours prior
- Try not to eat any food 2 hours prior. If possible, fast for 12 hours
- Advise the paramedic of any medication(s) being taken
- Skip heavy exercise on the day of exam
- Wear comfortable, loose-fitting clothes

Approved Paramedical Companies

American Para Professional Systems (APPS): 800-635-1677

ExamOne: 877-933-9261

Attending Physician's Statement

The Attending Physician's Statement (APS) is a vital source of information on which to base underwriting decisions. You have the option to order an APS for your clients, we just ask that you notify us the APS has been ordered when you submit the application. If an APS has not been ordered, an underwriter will order the APS for you. If you do not notify us with the application that you have ordered the APS and we order a duplicate order, we will not reimburse you the cost. In addition, if Mutual of Omaha has ordered the APS, please do not send a duplicate request to the doctor or hospital as it will delay the process.

Reimbursement for APSs

If you choose to order the APS on your client instead of Mutual of Omaha, we will reimburse you the usual and

On average only 50% of fully underwritten life applicants require an APS.

customary cost of the APS provided we have received the application to correspond with the APS order. If you order the APS and have submitted the application to multiple carriers, we ask that you only send in for reimbursement if you place the case with Mutual of Omaha.

APS Guidelines

An APS should be ordered for cause in all cases with significant medical history such as Cancer, CAD, Diabetes, other potentially ratable or uninsurable impairments or major medical testing as outlined below. The APS age and amount criteria is shown in our Underwriting Requirements chart.

The following exceptions can generally be made to the age and amount criteria if an exam was done as part of a:

- Work physical
- Routine GYN exam
- Aviation exam
- DOT exam, etc.
- Eye exam

If an APS is not available on someone over age 65, the application file will be reviewed on a case-by-case basis and coverage may be limited or unavailable.

An APS may not be needed for a health history of treated hypertension or treated cholesterol if the insured:

- Qualifies for a Preferred Plus through Standard risk class
- Is age 65 or younger
- Has a face amount $2,000,000 or less
- Does not exceed $2,000,000 in total coverage in force plus the amount being applied for

(APS Guidelines continued on next page)

Some of the more common impairments that always require an APS are listed below:

- Abnormal heart rhythm
- Alcohol or drug treatment history
- Amyotrophic Lateral Sclerosis (ALS, Lou Gehrig's Disease)
- Bipolar, schizophrenia, major depression
- Cardiomyopathy
- Cerebral Palsy
- Congestive heart failure (CHF)
- Crohn's disease/Ulcerative Colitis
- Coronary disease including heart attack or heart surgery
- COPD including Chronic Bronchitis or Emphysema Cystic Fibrosis
- Cancer
- Collagen Vascular disease including Lupus
- Diabetes
- Heart valve disease or surgery
- Hepatitis B or C
- Hodgkin's or Non-Hodgkin's Lymphoma
- Liver disease including Cirrhosis
- Mental incapacity
- Neurological disorders including Muscular Dystrophy, Multiple Sclerosis and Parkinson's disease
- Paralysis
- Organ transplants
- Peripheral vascular disease (PVD or PAD)
- Polycystic kidney disease
- Renal insufficiency/failure
- Rheumatoid disorders including rheumatoid arthritis
- Seizure disorders
- Sleep apnea
- Stroke or mini stroke (TIA)
- Suicide attempt

Note: This is a guide and not an all-inclusive list. The specifics of an individual case may warrant an APS to determine the appropriate risk classification.

Inspection Reports

Inspection reports are required for face amounts over $10,000,000 and above for ages 71 and above.

Motor Vehicle Records

Motor vehicles records are required as shown below:

Ages	Face Amounts
18-45	$100,000 and Over
46-70	$1,000,001 and Over
71 and Over	$500,000 and Over

Statement of Policyowner Intent

A Statement of Policyowner Intent is required for all life insurance applications where the proposed insured is age 65 and above and the proposed face amount is $1,000,000 and above.

United of Omaha Life Insurance Company does not issue insurance policies unsupported by an insurable interest, including any policies involved or contemplated to be involved in stranger originated life insurance (STOLI) transactions. STOLI is the practice or plan to initiate a life insurance policy for the benefit of a third party, who at the time of the policy origination, has no insurable interest in the insured.

We require that the Statement of Policyowner Intent form be completed on all cases that meet these requirements. If any of the questions on this form are answered "Yes," you will need to provide an explanation in the space provided on the form.

Power of Attorney (POA)

An application signed by a person holding a POA is not an acceptable authorization for us to issue a life insurance policy. The person designated as having the "power" cannot adequately attest to the answers to the questions on the application and the Company would waive its rights to contest a claim based on misrepresentation as that person does not have the knowledge of the applicant's history. In addition, they can't authorize us to check MIB, order an Rx, MVR or medical records in most cases.

Underwriting Programs

Fluidless Underwriting Program

With Mutual of Omaha's Fluidless Underwriting Program, clients can bypass the initial paramed exam for face amounts between $2,000,001 and $10,000,000. That means no extra labs or jabs for them to get the same great life insurance coverage they expect from us.

Program Parameters

- **Issue Ages:** 30-65
- **Face Amounts:** $2,000,001 - $10,000,000
- **Products and Riders Available:**
  - Term Life Answers® (10-, 15-, 20- and 30-year)
  - Income Advantage IUL
  - Life Protection Advantage IUL
  - AccumUL Answers
  - All riders are eligible
- **Applications:** The cover letter must be included and clearly indicate that you are requesting that your applicant be considered for the Fluidless Underwriting Program

Qualification Requirements

- The applicant must be the same as the policyowner
- The applicant must be a U.S. citizen or have a valid Green Card
- The applicant must have had a complete annual or executive physical in the U.S. or U.S. territory:
  - Within 18 months for face amounts $2,000,001 - $5,000,000
  - Within 12 months for face amounts $5,000,001 - $10,000,000
- Annual or executive physical consists of (minimum requirements):
  - Measured height, weight, blood pressure and pulse
  - Past medical/surgical history
  - Tobacco, alcohol and drug use history
  - Family history
  - Physical examination
  - Age-appropriate blood work including blood sugar, kidney function, liver function and blood lipids (i.e., cholesterol, HDL, LDL)
  - For ages 61-65 with face amounts $5,000,001 to $10,000,000: An ECG within the past 12 months
- Medical conditions that require a flat extra are ineligible
- Application Part 2 **must** be completed

Submission Requirements

After ensuring the applicant meets the qualification requirements, you MUST clearly indicate on the application cover letter that you are requesting that your applicant be considered for the Fluidless Underwriting Program.

- Do not forget, application Part 2 **must** be completed
- Application can be submitted via any of Mutual of Omaha's application processes (Remember, Part 2 must be completed)
- Paramed exams, labs and medical records should not be producer/home office ordered unless directed by the underwriter
- Some conditions (e.g., Type 1 diabetes, chronic kidney or liver disease, history of drug and/or alcohol abuse) may require more recent lab testing. The underwriter may order at their discretion
- The underwriter has the discretion to move the application to a fully underwritten process and require a paramed exam with blood and urine. If Part 2 has already been submitted, the underwriter will only order physical measurements and lab testing
- Fit credits may still be available for face amounts up to $5 million

MOMENTUM Underwriting Program

Our MOMENTUM (Mutual of Omaha Modernized Experience for Next-Generation Technology-Enabled Underwriting Model) Underwriting Program can offer faster decisions for healthy individuals who desire a faster underwriting timeline with no paramed requirement. If the client meets the eligibility requirements, an underwriting decision can be delivered in as little as 48 – 72 hours.

Program Parameters

- **Issue Ages and Face Amounts:**
  - 18-55: $100,000 - $2,000,000
  - 56-60: $100,000 - $1,000,000
- **Maximum Total Line:** $5,000,000
- **Products Available:**
  - Term Life Answers (10-, 15-, 20- and 30-year)
  - Income Advantage IUL
  - Life Protection Advantage IUL
  - AccumUL Answers
- **Applications:** All available submission methods
- **Risk Class:** Standard or better
- **Availability:** All states except PR, VI and BVI
- **Producer:** Licensed, appointed, contracted and in good standing

Qualification Requirements

- Build must be standard or better
- 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
- The applicant must be a U.S. citizen or legal permanent resident with no planned travel to hazardous locations
- 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.

Unacceptable Medical Conditions

- Alcohol Abuse and/or Treatment
- Atrial Fibrillation
- Barrett's Esophagus
- Bipolar Disorder
- Cancer (Except Basal Cell and Squamous Cell Carcinoma)
- Chronic Obstructive Pulmonary Disease
- Crohn's Disease
- Diabetes
- Drug Use/Abuse and/or Treatment
- Epilepsy/Seizure
- Gastric Bypass/Lap Band
- Heart Disease or Surgery: All Types
- Hepatitis
- Kidney Disease
- Human Immunodeficiency Virus
- Melanoma
- Lupus
- Parkinson's Disease
- Multiple Sclerosis
- Peripheral Vascular Disease
- Peripheral Arterial Disease
- Sleep Apnea
- Rheumatoid Arthritis
- Ulcerative Colitis
- Stroke/TIA

Note: Other Medical History may require full traditional underwriting.

Fit Underwriting Credit Program

The Fit Underwriting Credit Program offers discounts for clients who stay fit and have health test numbers that show it. These discounts are offered in the form of mortality credits for clients who meet the eligibility requirements.

Program Parameters

- **Ages:** 18-75
- **Minimum Face Amount:** $100,000
- **Maximum Face Amount:** $5,000,000 (total coverage in force and applied for with United of Omaha Life Insurance Company)
- **Products Available:**
  - Term Life Answers
  - Income Advantage IUL
  - Life Protection Advantage IUL
  - AccumUL Answers
- Nontobacco users
- Base rating after normal credits of table 4 or less
- Does not apply to "flat extra" ratings or those with current ratable substance abuse histories, CAD prior to age 50, stroke, ratable cancers, Type 1 diabetes or Human Immunodeficiency Virus (HIV)

Fit Credits

If your clients have any of these health test results or lifestyle choices, 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. Any three of the below characteristics equals one table credit — any five characteristics equals two table credits.

Medical Characteristics Include:

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

Lifestyle Characteristics Include:

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

*Best case final assessment available is Standard. (Table 3 (C) can only be reduced to Table 1 (A).)

Financial Underwriting Guidelines

Income Replacement Amounts*

Ages	$25,000 or Higher Annual Earned Income
Under 30	40X
30-39	35X
40-49	30X
50-59	20X
60-64	10X
65 and Over	7X*

Larger amounts may be considered on an individual case basis for special needs situations with supporting documentation of financial need. A spouse working full or part time to supplement their household income can qualify for a similar amount as a non-working spouse depending on the circumstances.

Estate Conservation

The personal net worth of an individual or family is used as the basis for a calculation of an approximate estate federal tax liability and related expenses. Generally, the net worth can be expected to increase over a period of years, so it is common practice to project that growth over a period of years at a selected rate of interest. A growth rate of 6 percent is most recommended although different rates can occasionally be used if appropriate. At older ages or impaired risks, a lower rate is usually used.**

Ages	Years
Up to 55	20
56-70	15
71 and Over	10

After applying a growth factor over a period of time, a simple method for calculating the approximate future estate tax need is as follows: Projected estate minus the estate tax exemption times 40% less any in force coverage.

While the changes in the federal estate tax laws have reduced the number of estates that have a need for tax avoidance for the wealthy, members of the middle class can suffer serious impacts to their assets and retirement planning due to the high cost of health care as they age. It's not unreasonable to consider these potential impacts to their financial well-being on a case-by-case basis. Several states also have estate or inheritance tax laws which are not tied to federal estate tax laws.

*Income replacement is generally not considered for those over age 66 unless an individual is actively at work or if the insured has a surviving spouse who may lose the benefit of a larger spousal Social Security or pension benefit.

**Standard or better risk classes

Non-Working Spouse

Will generally consider for an amount equal to the amount in force and applied for on the breadwinner depending on the circumstances of the case up to a maximum of $2,000,000 unless there is also an estate tax need. Additional insurance can be considered with cover memo or other documentation outlining any special needs.

Business Insurance

A business insurance questionnaire (BIQ) should be submitted on all business cases, and a well-constructed cover letter explaining the purpose of coverage and how the face amount was determined is very helpful. Copies of company financial statements and buy/sell agreements may be necessary to help value a business to determine the appropriate amounts of coverage on each owner for business continuation cases.

Key Person

Generally, 10-15 times earned income plus bonuses if paid regularly as part of a company bonus plan up to age 70. If key person has an ownership interest in the company, the appropriate percentage of company net income can be added to their income. Some states have specific requirements to qualify as a key person.

The key person's value to the business can be established by several other factors including the amount of experience in the specific occupation or industry, unique or specialized talents, patent ownership rights, and client relationships. There should be a reasonable balance between business and personal insurance. The coverage applied for on the life of a sole proprietor or member of a family-owned corporation should be considered personal insurance and kept within personal insurance limits.

Creditor Insurance

We generally allow up to a maximum of 75 percent of a secured loan unless the agreement has a loan provision calling the loan due upon the death of owner/key person.

Buy/Sell

Coverage should usually be applied for or in force on all major active partners. A business insurance questionnaire should be fully completed in all cases unless a detailed cover letter and company financial statements are submitted with the application. Each partner's ownership percentage should be included, and coverage should be proportional to the ownership interest.

Company financial statements and copies of a buy/sell agreement are sometimes necessary to help establish a reasonable market valuation for the company and may be ordered at the underwriter's discretion.

Charitable Giving

Life insurance is purchased in favor of a charity or an institution to replace the potential value of future contributions by the donor or purely as a gift. Most situations are reasonable and financially acceptable, but the insurable risk of loss to the institution should be closely related to the potential loss suffered by the charity and the donor's personal insurance needs should be already taken care of.

To establish insurable interest, the underwriter will request evidence of a past and present affiliation with the institution showing an established pattern of giving or a pledge of future donations which may be outlined in a letter of agreement between the donor and the charity. Our preference is that the insured is the owner of the contract unless it's a part of a tax advantaged planning situation and face amounts should normally be limited to around 10 times the annual contribution.

If the policy is to be owned by the foundation or charity, a letter of agreement between the institution and the applicant must be provided outlining the terms of the arrangement and the tax status of the charity or foundation. We will not participate in any arrangements where the source of the premium is a third party with no real ties to the insured or owner.

Contact 800-693-6083 for additional Sales Support.

Premium Funding Acknowledgment

We will screen for and reject any stranger originated life insurance (STOLI) policies, or policies using non-recourse premium financing. We will consider policies funded by traditional premium financing programs:

- The loan must be 100% collateralized by personal or business assets of the borrower
- If the life insurance policy is part of the collateral, only the cash surrender value of the policy may be considered
- We must be provided with full details regarding all aspects of the premium financing program
- We reserve the right to refuse to issue the policy based on our assessment of the premium financing structure

Medical Impairments

Fit program may apply.

These are general ranges for best case scenarios and final offers are dependent upon the merits of the case.

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A

Acromegaly ..... Table 4 – 8

Acquired Immunodeficiency Syndrome (AIDS) ..... Decline

Addison's Disease ..... Standard – Table 3

ADHD/ADD ..... Standard – Table 2

Alcohol
Current excessive use ..... Decline
Alcoholism treatment, no current use, postponed 2 years ..... Standard – Table 8

Alzheimer's Disease ..... Decline

Anemia
Aplastic Anemia ..... Standard – Decline
Sickle Cell ..... Decline
Sickle Cell Trait ..... Standard

Aortic Aneurysm
Unoperated ..... Table 6 to Decline
Surgery, stable 6 months ..... Table 2 – 6

Angina Pectoris
Angina ..... Table 2 – 8
Unstable Angina, under age 40 ..... Decline
Stable Angina, over age 40 (dependent on age and cath. report). ..... Table 4 – 8

Angioedema ..... Standard – Table 2

Ankylosing Spondylitis ..... Standard – Table 4

Anorexia Nervosa
Current ..... Decline
Full recovery, stable > 4 years ..... Standard – Table 2

Anxiety Disorders
Mild or well-controlled ..... Standard
Others ..... Standard – Table 4

Aortic Murmurs/Insufficiency ..... Standard – Table 8

Arrhythmias
Atrial Fibrillation ..... Standard –Decline
Atrial Flutter ..... Standard – Decline
Infrequent PVC(s) ..... Standard
Multiple PVC(s) ..... Standard – Table 8

Arteriosclerosis Obliterans ..... Table 4 – Decline

Arteriovenous (AV) Malformations
Cerebral unoperated ..... Decline
Surgery, stable 6 months ..... Table 4 – 8

Arthritis
Osteoarthritis ..... Standard

Asbestosis
Mild degree of respiratory impairment ..... Standard – Table 4
Severe impairment ..... Decline

Ascites ..... Decline

Asthma
Mild intermittent ..... Standard
Persistent, depends on severity ..... Table 2 – Decline

Atrial Fibrillation ..... Standard – Decline

Atrial Flutter ..... Standard – Decline

Atrial Septal Defect
No surgery ..... Standard – Decline
No residuals 6 months after surgery ..... Standard

Atrioventricular Block
1st degree – 2nd degree ..... Standard – Table 2
3rd degree – complete ..... Table 2 – Decline

B

Bacterial Endocarditis
Normal heart and valves, recovered after 1 year ..... Table 2 – 4

Barlow's Syndrome ..... Standard – Table 3

Basal Cell Carcinoma
Maximum 4 excisions, complete resolution ..... Standard

Bell's Palsy
Recovered ..... Standard

Benign Prostatic Hypertrophy
Normal PSA levels and urinalysis ..... Standard

Berger's Disease (IgA Nephropathy) ..... Table 2 – 8

Bicuspid Aortic Valve ..... Standard – Table 8

Bigeminy ..... Standard – Table 8

Bipolar Disorder
Stable ..... Table 2 – 8

Blood Pressure
Controlled with medication ..... Standard

Bright's Disease
Acute full recovery ..... Standard – Table 2
Chronic good renal function ..... Standard – Table 8
Chronic poor renal function ..... Decline

Bronchiectasis
Mild – moderate, no surgery ..... Standard – Table 6
Severe – extreme, no surgery ..... Table 8 – Decline

Bronchitis
Chronic mild – moderate ..... Standard – Table 3
Severe ..... Table 4 – Decline

Buerger's Disease
Nonsmoker, no surgery or other impairments ..... Standard – Table 4

Bundle Branch Blocks (EKG)
Hemiblock ..... Standard
Right ..... Standard – Table 4
Left, more than 1 year from onset ..... Table 4

C

Cancer
Most malignancies, postponed 2 – 5 years ..... Indiv. Consideration

Chronic Heart Failure ..... Decline

Cardiac Pacemaker (Artificial) ..... Standard – Decline

Cardiomyopathy ..... Table 4 – Decline

Carotid Bruits
Asymptomatic and no other related history ..... Standard – Table 2

Celiac Disease
Controlled with diet ..... Standard – Table 4

Cerebral Embolism/Thrombosis
Single episode, no complications, stable 1 year ..... Table 2 – Table 8
Multiple episodes ..... Decline

Cerebral Palsy
Mild – moderate ..... Standard – Table 3
Severe ..... Decline

Cerebrovascular Accident
Single episode, no complications, stable 1 year ..... Standard – Table 8
Multiple episodes ..... Decline

Charcot Marie – Tooth Disease ..... Standard – Decline

Chest Pain
Non-cardiac ..... Standard
Cardiac ..... Indiv. Consideration

Cholangitis, Cholecystitis, Cholelithiasis
Recovered ..... Standard

Christmas Disease (Factor IX Deficiency) ..... Table 2 – 8

Chronic Obstructive Pulmonary Disease (COPD) ..... Standard – Table 8

Cirrhosis
Confirmed diagnosis ..... Decline

Cocaine
No current use, postponed 3 years then ..... Standard to Table 8

Colitis (Ulcerative)
Controlled with medication ..... Table 2 – 8

Colon Polyps
Benign ..... Standard
Malignant ..... Indiv. Consideration

Congestive Heart Failure (Chronic) ..... Decline

Convulsions ..... Table 2 – 8

Cor Pulmonale
Chronic ..... Decline

Costochondritis ..... Standard

Crohn's Disease ..... Standard – Table 8

Cushing's Syndrome
Controlled with medication ..... Standard – Table 4

Cystic Fibrosis ..... Decline

Cystitis
Recovered ..... Standard

D

Dementia ..... Decline

Depression
Controlled with medication ..... Standard – Table 3

Diabetes
Type I, over age 20 ..... Table 2 – 8
Type II, over age 20 ..... Standard – Table 8

Dialysis
Renal failure ..... Decline

Diverticulitis/Diverticulosis ..... Standard – Table 3

Down's Syndrome ..... Decline

Drug Addiction
Postponed 3 years then ..... Standard – Table 8

Duodenal Ulcer
No Bleeding ..... Standard

E

Eclampsia
Recovered ..... Standard

Emphysema ..... Standard – Table 8

Encephalitis
Recovered ..... Standard
Others ..... Decline

Endocarditis
Normal heart and valves ..... Table 2
Structurally abnormal heart ..... Table 2 – Decline

Epilepsy ..... Table 2 – 8

Erythema Nodosum
Recovered ..... Standard

F

Fibrocystic Breast Disease
Benign ..... Standard

G

Gastric Bypass
PP 1 year, then rated ..... Table 2 – 4

Gastritis ..... Standard

Gestational Diabetes
Currently pregnant ..... Postpone
History of ..... Standard – Table 2

Gilbert's Syndrome ..... Standard

Glomerulonephritis (Chronic)
Good renal function ..... Table 4 – 8
Poor renal function ..... Decline

Goiter/Graves' Disease
Recovered no complication ..... Standard – Table 3

Guillain – Barré Syndrome ..... Standard – Table 3

H

Hashimoto's Disease ..... Standard

Heart Attack ..... (See Myocardial Infarction)

Heart Failure (Chronic) ..... Decline

Hemochromatosis ..... Table 2 – Decline

Hemophilia ..... Table 2 – Decline

Hepatitis (Chronic) ..... Standard – Decline

Hereditary Nephritis ..... Decline

Herpes Simplex ..... Standard

Hirschsprung's Disease
Unoperated ..... Table 2 – 3
Surgery, full recovery ..... Standard

Histoplasmosis
Treated, full recovery ..... Standard – Table 2

Hodgkin's Disease ..... Indiv. Consideration

Human Immunodeficiency Virus (HIV) ..... Indiv. Consideration

Huntington's Chorea ..... Decline

Hydrocephalus
Over age 19 ..... Table 2 – 8

Hyperlipidemia
Controlled ..... Standard

Hypertension
Controlled ..... Standard

Hyperthyroidism
No complications ..... Standard – Table 3

Hypoglycemia
Functional ..... Standard

Hypothyroidism
Controlled with medication ..... Standard

Hysterectomy
Not due to malignancy ..... Standard

I

Idiopathic Hypertrophic Sub-Aortic Stenosis (IHSS)
Under age 40 ..... Decline
Over age 40 ..... Table 4 – Decline

Ileitis ..... Standard – Table 8

Intermittent Claudication ..... Table 2 – Decline

Irritable Bowel Syndrome ..... Standard

Inflammatory Bowel Disease
1 year after diagnosis or major attack, over age 20 ..... Standard – Table 8

J

Juvenile Rheumatoid Arthritis ..... Decline

K

Kaposi's Sarcoma ..... Decline

Kidney Dialysis ..... Decline

Kidney Stones ..... Standard – Table 4

L

Left Bundle Branch Block (LBBB)
1 year after diagnosis ..... Table 4

Left Anterior Hemiblock
Isolated ..... Standard

Left Posterior Hemiblock
Isolated ..... Standard

Legionnaire's Disease
Recovered ..... Standard

Leukemia ..... Indiv. Consideration

Lupus (Discoid)
No evidence of Systemic Lupus over 6 months ..... Standard

Lupus (Systemic) Erythematosus
No symptoms or complications after 1 year, over age 20 ..... Standard – Decline

Lymphoma ..... Indiv. Consideration

M

Mallory-Weiss Syndrome
Present ..... Decline

Marfan's Syndrome ..... Table 2 – Decline

Marijuana
Over age 18 ..... Preferred – Decline

Megacolon
Congenital with surgical repair ..... Standard
No surgery or surgery with recurrence ..... Table 2

Melanoma
Surgery and confirmed pathology .... Standard – Decline

Meniere's Disease
Recovered ..... Standard

Meningitis
Recovered and no residuals ..... Standard

Mental Retardation
Mild – no complications, over age 8 ..... Standard – Table 2
Severe ..... Decline

Migraines/Headaches ..... Standard

Mitral Valve Murmurs
Functional ..... Standard
Otherwise ..... Standard – Table 8

Mononucleosis
Recovered ..... Standard

Multiple Sclerosis (MS) ..... Table 2 – Decline

Muscular Dystrophy (MD) ..... Standard – Decline

Myasthenia Gravis
Mild, 1 year since onset ..... Standard – Table 5
Others ..... Decline

Myocardial Infarction
Over age 40 ..... Table 4 – Decline

Myocarditis
Single attack, no complication, 2 years since resolution ..... Standard – Table 2
With complications ..... Decline

Myositis ..... Standard – Decline

N

Narcolepsy
Onset over 6 months ago ..... Standard – Table 4

Nephrectomy
Benign ..... Standard

Nephritis
Acute ..... Standard – Table 3
Chronic with good renal function ..... Standard – Table 4
Chronic with poor renal function ..... Decline

Neuritis ..... Standard – Table 2

O

Organic Brain Syndrome ..... Decline

Osteomyelitis
Chronic ..... Standard – Table 4
Osteoporosis ..... Standard

P

Pacemaker (Artificial)
No other heart disease after 3 months over age 40 ..... Table 2 – 4

Paget's Disease (bone)
Mild not progressive ..... Standard
Others ..... Decline

PTSD (Post Traumatic Stress Disorder)
Single episode, mild ..... Standard
Others ..... Table 2 – 6

Palpitations ..... Standard – Table 3

Pancreatitis
Acute, recovered ..... Standard
Chronic ..... Decline

Paraplegia ..... Indiv. Consideration

Parkinson's Disease
Mild ..... Table 2 – 4
Marked or severe ..... Table 4 – Decline

Patent Ductus Arteriosus
Unoperated ..... Decline
6 months after surgery, full recovery ..... Standard

Pericarditis
Single episode, full recovery ..... Standard

Peripheral Vascular Disease
Nonsmoker ..... Standard – Table 4
Smoker ..... Decline

Phlebitis
Single episode, full recovery ..... Standard

Poliomyelitis
No residuals ..... Standard
With residuals ..... Table 3 – 8

Polycystic Kidney Disease
Normal renal function ..... Table 2 – 8
Abnormal renal function ..... Decline

Polycythemia
1 year after diagnosis, controlled ..... Table 2 – 4

Polymyositis ..... Standard – Decline

Polyps
Excised pathology benign ..... Standard

Prostatitis
Treated, full recovery ..... Standard

Proteinuria ..... Standard – Decline

Psoriasis
Systemic ..... Standard – Table 2

Psoriatic Arthritis ..... (see Rheumatoid Arthritis)

Pulmonary Embolism
Over 6 months ..... Standard – Table 4

Pulmonary Hypertension ..... Decline

Pulmonary Infarction
6 months after single episode,
full recovery ..... Standard – Table 4

Pyelonephritis
1 year after treatment, full recovery ..... Standard

Q

Quadriplegia
Complete ..... Decline

R

Regional Enteritis
Symptom free 1 year, over
age 20 ..... Standard – Table 6

Renal Artery Stenosis
No hypertension, over 6 months ..... Standard – Table 3

Renal Failure ..... Decline

Renal Transplant (single)
No complications after 1 year,
over age 20 ..... Table 6 – Decline

Right Bundle Branch Block
Complete ..... Standard – Table 2

Rheumatoid Arthritis
Not disabled, over age 18 ..... Standard – Table 6

S

Sarcoidosis
Confined to lungs or skin, in remission
6 months ..... Standard
Other ..... Decline

Scleroderma
Localized ..... Standard – Table 2

Sclerosing Cholangitis ..... Decline

Seminoma
Over 8 years since treatment ..... Standard

Senile Dementia ..... Decline

Sickle Cell Anemia ..... Decline

Sickle Cell Trait ..... Standard

Sjogren's Syndrome
No other connective tissue disorders ..... Standard

Sleep Apnea
Successfully treated ..... Standard – Table 3

Spina Bifida
Minimal deformity ..... Standard – Table 4

Stroke
1 year since event ..... Table 4 plus flat – Decline

Suicide Attempt
Single attempt, over 1 year ..... $5 extra per thousand
Single attempt, over 5 years ..... Standard
Multiple attempts ..... Decline

Systemic Lupus Erythematosus (SLE)
1 year since diagnosis, no complications,
over age 20 ..... Table 2 – 8

T

Tachycardia
No other heart disease ..... Standard – Table 2

Transient Ischemic Attack (TIA)
Single event, over 6 months ..... Table 2 – 4
Multiple events, over 1 year ..... Table 4 – 8

U

Ulcerative Colitis
1 year since diagnosis or major attack,
over age 20 ..... Table 2 – 8

V

Varices, Esophagus ..... Decline

Ventricular Septal Defect (VSD)
Trivial or slight, without surgery ..... Standard – Table 4
3 months since surgery ..... Standard
With complications ..... Decline

W

Wolff-Parkinson-White (WPW)
No complications ..... Standard

X

Xeroderma Pigmentosum ..... Usually Decline

Fit program may apply.

These are general ranges for best case scenarios and final offers are dependent upon the merits of the case.

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Non-Medical Underwriting Considerations

Occupations

As you are completing the application, please make sure to list all the occupations on the application. The most hazardous occupation your client has will determine the rate classification. If your client does have a hazardous occupation such as scuba diving or aviation, please make sure you complete and sign the avocation questions and submit it with your application.

Occupation	Life	ADB	WP
Aviation — Paid			
Passenger or freight flying U.S. or Canadian airlines			
• Scheduled and non-scheduled airlines	Std	D	D
• Others	$3.50 per M	D	D
Company owned aircraft flying within the U.S. or Canada			
• Commercial pilot cert. and IFR	Std — $2.50 per M	D	D
Building and Construction			
• Bridge, structural iron workers, tower workers, roofers	$2.50 per M	2x	Std
Electric Power Industry			
• Line construction	Std	2x	Std
Fire Department			
• Municipal and volunteer	Std	2x	Std
• Fire and smoke jumpers	$3.50 per M	3x	2x
Fishing Industry — Officers and crew not coming ashore daily			
• Inshore, harbors, lakes, rivers	Std	Std	Std
• Gulfs, oceans, seas	Std — $2.50 per M	2x — 3x	Std
• Grand Banks, sealers, whalers, Alaskan crab fishermen	$2.50 per M	2x	Std
Law Enforcement			
• Armed car guards, bank guards, municipal police, penal guards, border patrol	Std	2x	Std
• Federal Agencies: FBI, DEA, CIA, SWAT, Secret Service, Federal Air Marshal	IC	IC	IC
Liquor Industry			
• Bartenders	Std — $2.50 per M	Std — 2x	Std
Lumber Industry			
• Explosive handlers, boommen, climbers, raftsmen, riggers, rivermen, topmen	$2.50 per M	2x	Std
Mining and Quarrying			
• Assayers, chemists, detectives, guards, mining engineers, surveyors	Std	2x	Std
• Underground mines – Surface workers	Std — $2.50 per M	2x	Std — 2x
• Underground mines – Underground workers	$2.50 — $5.00 per M	3x	Std — 2x
• Open pit and surface mine workers	Std — $2.50 per M	Std — 2x	Std — 2x
Oil and Natural Gas Industry			
• Onshore drilling and production			
• Site crew, derrick, rig and tank crew	Std — $2.50 per M	2x	Std
• Firefighters	$5.00 per M	2x	2x
• Offshore drilling and production			
• All workers	$2.50 — $5.00 per M	3x	2x
• Firefighters	$7.50 per M	D	D

Key

D Decline **IC** Individual Consideration **M** Thousand **$ per M** Extra Cost per Thousand

Note: This is a guide. Actual rates may change subject to specifics of an individual case.

Avocations

Aviation — Private			
Student pilots, pilots with less than 100 hours of solo experience or pilots flying less than 25 hours annually	$2.50 per M		
Older age pilots (age 75 up)	Aviation Exclusion Rider (AER)		
Private pilots with 100 or more hours solo experience			
Annual flying	**Total experience (hours)**		
	100-250	251-400	Greater than 400
25-250	Std	Std	Std
251-500	$3.50 per M[1]	$3.50 per M[1]	$2.50 per M[1]
Greater than 500	$5.00 per M[1]	$3.50 per M[1]	$2.50 per M[1]

[1]Pilots who hold a valid Instrument Flight Rating (IFR) or Airline Transport Certificate (ATP) may be considered for a reduction in the above ratings of $1 per thousand.

Aviation — Commercial	
Scheduled airline pilots and crew members of major Canadian or U.S. airlines, operating on a regional, national or international basis	Std
Others not classified above (i.e. foreign domestic airlines) — Scheduled	$2.50 per M
Others not classified above (i.e. foreign domestic airlines) — Non-scheduled, domestic (U.S. and Canada)	$3.50 per M
Executive/Corporate pilots or crew members, flying within the U.S. or Canada, multi-engine aircraft, maintenance and routes comparable to scheduled airlines, full-time paid pilot	Std

Diving	Life	ADB	WP
Snorkel	Std	Std	Std
Scuba (with formal training)			
• < 100 ft	Std	Std	Std
• > 101 ft — 130 ft			
◦ < 10 dives annually	$3.50 per M	D	D
◦ > 10 dives annually	$5.00 per M	D	D
• > 130 ft — contact underwriting			
• Cave Diving	$2.50 — $5.00 per M	D	D

Climbing/Mountaineering	Life	ADB	WP
Trail climbing, hiking	Std	Std	Std
Rock/Snow/Ice climbing			
• Altitude < 13,000 ft	$2.50 — $3.50 per M	D	D
• Altitude > 13,000 ft — 23,000 ft	$5.00 — $7.50 per M	D	D

Key

D Decline **M** Thousand **$ per M** Extra Cost per Thousand

Note: This is a guide. Actual rates may change subject to specifics of an individual case.

All Aviation risk cases are subject to full assessment and additional information the underwriter feels is necessary to determine the appropriate offer.

Preferred may be available based on our Preferred guidelines and overall assessment of the risk.

Foreign National and Immigrant Residency Policy

Permanent Residents Living Permanently in the United States

An individual with a valid Permanent Resident Card (also referred to as a Green Card or Alien Registration Receipt Card) may be eligible to apply for life insurance coverage. Such permanent resident will only be considered if the individual meets all four requirements listed below:

1. Has in their possession their valid Permanent Resident Card.
2. Lived in the U.S. for a minimum of 12 continuous months.
3. Has a minimum annual income of $20,000 from U.S.-based assets or entitlement benefits (i.e., Social Security or pension benefits) or U.S.-based employment. Income from government assistance programs, supplemental security income (SSI) or Social Security disability income (SSDI) cannot be included.
4. Completes the Foreign National and Foreign Travel Questionnaire, L5719_0107, and submits it with the application.

Temporary Visa Holders Living in the United States

Individuals who have the following valid temporary work visas may be considered for life insurance coverage. Those who do not hold current valid acceptable visas as listed here will not be eligible for coverage.

- E-1
- E-2 (spouse and children under age 21 can also qualify for an E-2 visa)
- H-1B
- H-4 (for spouse and children under age 21 of H-1B visa holders)
- L-1
- L-2 (for spouse and children under age 21 of L-1 visa holders)

Residents of Foreign Countries

We will consider residents of foreign countries on a case by case basis. Foreign residents should have substantial financial ties to the U.S. including well documented personal and/or business assets and taxable income or employees of U.S. or multinational companies to be considered.

Business should be written in the U.S., medical records must be obtainable and translated, and premiums paid in U.S. dollars and financially justified. “Offshore” ownership trusts are not acceptable. In addition, the face amount of the policy applied for must be equal to or less than the company’s retention limit.

The producer or sales manager must contact the appropriate Life Underwriting Manager to obtain pre-approval prior to submitting an application. If pre-approval is given and an application is submitted, the appropriate manager in Life Underwriting will make the final determination of whether the proposed insured’s visa or residence status is acceptable.

Juvenile Life Insurance Guidelines

Not available in the state of Washington

For fully underwritten life insurance purposes, juvenile applicants should fall between the ages of 15 days and 17 years old.

Life Insurance Face Amounts

Generally, the maximum face amount allowed on a juvenile is $250,000. The face amount should not exceed 50 percent of the coverage carried on the parent with the least amount of life insurance in force and must be supported by household income and net worth — coverage is not guaranteed. Any amount exceeding 50 percent of the lesser insured parent must include a cover letter with an explanation of the need for underwriting consideration of the higher amount.

While we do not normally offer coverage over $250,000 to juveniles, we will consider (not guaranteed) if the following criteria are met in addition to the guidelines below:

- Siblings must be covered similarly
- An APS is required in all cases
- A fully completed Confidential Personal Financial Statement with household financial figures is required
- A cover letter must be provided explaining the rationale of the need for $250,000 or higher face amounts
- The maximum face amount cannot be greater than $500,000

Ownership/Beneficiary Relationships

The owner and beneficiary must be parent or grandparent. Other relatives and friends are considered to have no insurable interest.

If a grandparent applies as the owner and the child does not reside in the same household as the grandparent, a parent must sign the application on the "signature of parent" line authorizing the purchase and attesting to answers to the application questions.

A legal guardian can be considered as owner and/or beneficiary. Details should be provided in a cover letter along with copies of guardianship documentation.

Household Life Insurance Coverages

- All children should be equally insured. Please include a cover memo advising of the coverage amount on all family members
- The parent(s) must be insured

Risk Class

The proposed insured must be a Standard Risk (no impaired risk).

Why Mutual of Omaha

Over 60 years of Mutual of Omaha's Wild Kingdom taught us that the animal kingdom and the human kingdom have something in common ... an instinct to protect what matters most. Through insurance and financial products, we help people protect their lives, protect their families, protect their kingdoms.

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Submitting Applications

All applications and required forms should be submitted to:

Mutual of Omaha
3300 Mutual of Omaha Plaza
Omaha, NE 68175

Fax: 402-997-1804

All applications received that are in the process of being underwritten will be reported on your pending status report found on Sales Professional Access.

How to Contact Us

Underwriting Support: 800-775-7896
iGo e-App Support: 800-641-6557
Sales Support: 800-693-6083

Life Insurance Policies are Underwritten By:

United of Omaha Life Insurance Company
3300 Mutual of Omaha Plaza
Omaha, NE 68175
mutualofomaha.com

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