

# UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

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## *United's Life Insurance Underwriting Guidelines*



For the following products: **Priority AccumUL, Priority Max GUL,  
Priority Term 10, 15, 20 & 30.**

All products are not approved in all states. For producer use only.  
Not for use with the general public.

# United of Omaha – Initial Underwriting Requirements

Age:	Amount Being Underwritten: Effective July 1, 2007								
	\$50,000 \$99,999	\$100,000 \$249,999	\$250,000 \$499,999	\$500,000 \$750,000	\$750,001 \$1,000,000	\$1,000,001 \$2,000,000	\$2,000,001 \$3,000,000	\$3,000,001 \$5,000,000	Over \$5,000,000
<b>Under 18</b>	Nonmedical	Nonmedical APS	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>18-30</b>	Nonmedical	Nonmedical Blood & HOS MVR Phy Data	Nonmedical Blood & HOS MVR Phy Data	Paramed Blood & HOS MVR	Paramed Blood & HOS MVR	Paramed Blood & HOS PHI MVR	Paramed Blood & HOS PHI MVR	Paramed Blood & HOS IR MVR	Paramed Blood & HOS IR MVR
<b>31-35</b>	Nonmedical	Nonmedical Blood & HOS MVR Phy Data	Nonmedical Blood & HOS MVR Phy Data	Paramed Blood & HOS MVR	Paramed Blood & HOS MVR	Paramed Blood & HOS PHI MVR	Paramed Blood & HOS PHI MVR	Paramed Blood & HOS IR MVR	Paramed Blood & HOS IR MVR
<b>36-45</b>	Nonmedical	Nonmedical Blood & HOS MVR Phy Data	Nonmedical Blood & HOS MVR Phy Data	Paramed Blood & HOS MVR	Paramed Blood & HOS MVR	Paramed Blood & HOS EKG PHI MVR	Paramed Blood & HOS EKG PHI MVR	Paramed Blood & HOS EKG IR MVR	Paramed Blood & HOS EKG IR MVR
<b>46-55</b>	Nonmedical	Paramed Blood & HOS	Paramed Blood & HOS	Paramed Blood & HOS	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG PHI MVR	Paramed Blood & HOS EKG PHI MVR	Paramed Blood & HOS EKG IR MVR	MD Exam Blood & HOS TEKG IR MVR
<b>56-60</b>	Nonmedical APS	Paramed Blood & HOS	Paramed Blood & HOS	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG PHI MVR	Paramed Blood & HOS EKG PHI MVR	Paramed Blood & HOS EKG IR MVR	MD Exam Blood & HOS TEKG IR MVR
<b>61-65</b>	Nonmedical APS	Paramed Blood & HOS	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG PHI MVR	Paramed Blood & HOS EKG PHI MVR	MD Exam Blood & HOS EKG IR MVR	MD Exam Blood & HOS TEKG IR MVR
<b>66-70</b>	Nonmedical APS	Paramed Blood & HOS	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG	MD Exam Blood & HOS EKG PHI MVR	MD Exam Blood & HOS EKG PHI MVR	MD Exam Blood & HOS EKG IR MVR	MD Exam Blood & HOS TEKG IR MVR
<b>71 and Over</b>	Nonmedical APS	Paramed Blood & HOS	MD Exam Blood & HOS EKG PHI	MD Exam Blood & HOS EKG PHI MVR	MD Exam Blood & HOS EKG PHI MVR	MD Exam Blood & HOS EKG PHI MVR	MD Exam Blood & HOS EKG PHI MVR	MD Exam Blood & HOS EKG IR MVR	MD Exam Blood & HOS TEKG IR MVR

**Key:**  
**APS** – Attending Physician's Statement (at Underwriter's discretion)  
**Blood & HOS** – Blood & Urine collection  
**EKG** – Electrocardiogram  
**IR** – Inspection Report  
**MD Exam** – Blood & HOS w/M.D. Exam (Specializing in Internal Medicine)  
**MVR** – Motor Vehicle Report (Ordered from H.O.)  
**Nonmedical** – A Fully Completed Application  
**Paramed** – Long Form Exam (form MLU21727)  
**PHI** – Personal History Interview taken over telephone (Ordered from H.O.)  
**Phy Data** – Physical Data by Paramed, Blood Pressure and HT/WT  
**TEKG** – Treadmill Electrocardiogram

**Paramedical Vendors:**  
 American Para Professional Systems (APPS)  
 Hooper Holmes (Portamedic)

**Minimum Underwriting Requirements  
 Effective July 1, 2007**

Underwritten by:

**UNITED OF OMAHA LIFE INSURANCE COMPANY**

A MUTUAL of OMAHA COMPANY

Mutual of Omaha Plaza

Omaha, NE 68175

[mutualofomaha.com](http://mutualofomaha.com)

**Preferred Plus (nontobacco)  
Priority AccumUL, Priority Max GUL, Priority Term**

<b>Height</b>	<b>Weight</b>	
<b>4 Feet</b>		<b>Nicotine</b> No nicotine for the past 60 months.
8" .....	125	<b>Family History</b> No death of a parent or sibling prior to age 65 due to cancer, heart disease or diabetes.
9" .....	131	
10" .....	135	
11" .....	141	
<b>5 Feet</b> .....	146	<b>Blood Pressure</b> No history of treatment; no blood pressure reading in the past year > 135/85.
1" .....	152	<b>Cholesterol</b> Cholesterol level ≤ 220 and Cholesterol/HDL ratio ≤ 5.0. No treatment allowed.
2" .....	158	
3" .....	164	<b>Alcohol &amp; Drug Use</b> Allowed after 15 years.
4" .....	169	
5" .....	174	<b>Medical History</b> No history of CAD, DM, cancer (except certain types of basal cell skin cancers) or cerebrovascular disease.
6" .....	180	
7" .....	185	
8" .....	189	
9" .....	195	
10" .....	200	
11" .....	206	<b>Driving Record</b> No convictions for DWI, DUI, or reckless driving within the last ten (10) years and no more than two (2) moving violations within the last five (5) years.
<b>6 Feet</b> .....	211	<b>Avocation</b> No participation in any hazardous occupation, avocation or sport.
1" .....	217	
2" .....	222	<b>Aviation</b> No flying as pilot or crewmember of a private aircraft.
3" .....	228	
4" .....	233	
5" .....	239	
6" .....	246	
7" .....	252	<b>Criminal Record</b> No felony convictions in the past ten years.
		<b>Weight</b> Weight does not exceed weight allowed for height listed in the Preferred Plus & Preferred Build Chart.
		<b>Blood Profile</b> Allowance for 10% variation in any one test if determined to be medically insignificant.
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.		

The above criteria must be met to qualify for the Preferred Plus nontobacco, Preferred nontobacco or Standard Plus risk classifications. Preferred Plus & Preferred are underwriting classes for clients that are expected to have better than preferred mortality experience. The Preferred Plus, Preferred & Standard Plus classes are available at face amounts of \$100,000 and above for all products.

**Preferred (nontobacco)**  
**Priority AccumUL, Priority Max GUL, Priority Term**

<b>Height</b>	<b>Weight</b>	
<b>4 Feet</b>		<b>Nicotine</b> No nicotine for the past 36 months.
8".....	134	<b>Family History</b> No death of a parent or sibling prior to age 65 due to heart disease or diabetes.
9".....	140	
10".....	145	
11".....	150	
<b>5 Feet</b> ..... 156		<b>Blood Pressure</b> Average blood pressure reading in the past year < 145/90, treatment allowed.
1".....	163	<b>Cholesterol</b> Cholesterol level ≤ 250 and Cholesterol/HDL ratio ≤ 6.0, treatment allowed.
2".....	169	
3".....	174	<b>Alcohol &amp; Drug Use</b> Allowed after 10 years.
4".....	179	
5".....	184	<b>Medical History</b> No history of CAD, DM, cancer (except certain types of basal cell skin cancers).
6".....	190	
7".....	195	
8".....	199	
9".....	205	<b>Driving Record</b> No convictions for DWI, DUI, or reckless driving within the last five (5) years and no more than two (2) moving violations within the last three (3) years.
10".....	211	
11".....	217	
<b>6 Feet</b> ..... 222		<b>Avocation</b> No hazardous activities within past two (2) years (no flat extra).
1".....	229	
2".....	234	<b>Aviation</b> No flying as pilot or crewmember of a private aircraft.
3".....	240	
4".....	245	<b>Criminal Record</b> No felony convictions in the past ten years.
5".....	251	
6".....	258	
7".....	264	<b>Weight</b> Weight does not exceed weight allowed for height listed in the Preferred Plus & Preferred Build Chart.
<p>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.</p>		

The above criteria must be met to qualify for the Preferred Plus nontobacco, Preferred nontobacco or Standard Plus risk classifications. Preferred Plus & Preferred are underwriting classes for clients that are expected to have better than preferred mortality experience. The Preferred Plus, Preferred & Standard Plus classes are available at face amounts of \$100,000 and above for all products.

**Standard Plus (tobacco & nontobacco)  
Priority AccumUL, Priority Max GUL, Priority Term**

<b>Height</b>	<b>Weight</b>	
<b>4 Feet</b>		<b>Nicotine</b> No nicotine for the past 12 months. (nontobacco only)
8".....	143	<b>Family History</b> No death of a parent or sibling prior to age 60 due to heart disease.
9".....	150	
10".....	155	
11".....	160	
<b>5 Feet</b> .....	167	<b>Blood Pressure</b> Average blood pressure reading in the past year < 152/90, treatment allowed.
1".....	175	<b>Cholesterol</b> Cholesterol level ≤ 280 and Cholesterol/HDL ratio ≤ 7.0, treatment allowed.
2".....	180	
3".....	185	<b>Alcohol &amp; Drug Use</b> Allowed after 5 years.
4".....	190	
5".....	195	<b>Medical History</b> No history of CAD, DM, cancer (except certain types of basal cell skin cancers).
6".....	200	
7".....	205	
8".....	210	
9".....	215	<b>Driving Record</b> No convictions for DWI, DUI, or reckless driving within the last five (5) years and no more than two (2) moving violations within the last three (3) years.
10".....	222	
11".....	227	
<b>6 Feet</b> .....	234	<b>Avocation</b> No hazardous sports (flat extra may be added for avocation).
1".....	242	<b>Aviation</b> Not a private or student pilot unless aviation exclusion rider added.
2".....	247	
3".....	252	<b>Criminal Record</b> No felony convictions in the past ten years.
4".....	258	
5".....	264	
6".....	270	
7".....	276	
		<b>Weight</b> Weight does not exceed weight allowed for height listed in the Standard Plus Build Chart.
		<b>Blood Profile</b> All parameters of blood profile/HOS within normal limits.
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.		

The above criteria must be met to qualify for the Preferred Plus nontobacco, Preferred nontobacco or Standard Plus risk classifications. Preferred Plus & Preferred are underwriting classes for clients that are expected to have better than preferred mortality experience. The Preferred Plus, Preferred & Standard Plus classes are available at face amounts of \$100,000 and above for all products.

# United of Omaha's Life Insurance Standard & Rated Build Chart

Average Weight		Debits	Std	+25	+50	+75	+100	+125	+150	+200	+250	+300
Male	Female	Height	Weight									
		<b>4 Feet</b>										
110	109	8"	152	170	184	190	197	204	212	221	230	240
114	114	9"	157	176	189	195	202	209	216	225	234	244
118	117	10"	162	182	194	201	208	214	222	231	240	249
123	120	11"	168	187	199	207	214	220	228	237	245	254
		<b>5 Feet</b>										
128	123	0"	174	193	205	213	220	226	235	244	253	262
133	126	1"	180	199	211	218	226	233	242	250	259	269
138	129	2"	186	205	215	223	232	239	248	257	266	277
143	132	3"	191	213	220	228	238	246	255	264	275	284
147	135	4"	197	221	225	235	245	252	261	270	281	292
152	138	5"	204	226	231	242	251	259	268	277	286	299
156	141	6"	210	232	239	248	258	268	276	285	293	308
161	144	7"	217	239	245	254	265	275	284	293	303	316
165	148	8"	223	246	251	262	274	283	291	300	312	324
170	152	9"	230	254	258	270	282	291	299	309	319	331
174	156	10"	236	262	266	278	289	300	307	316	327	340
179	160	11"	243	269	274	287	298	307	315	325	339	349
		<b>6 Feet</b>										
184	164	0"	250	275	281	292	305	315	322	333	348	356
189	168	1"	257	282	289	300	313	322	330	340	355	365
194	172	2"	264	289	296	308	321	331	339	349	366	374
199	177	3"	272	296	303	317	329	339	348	358	376	383
204	181	4"	279	301	311	325	338	348	357	367	385	394
209	186	5"	287	307	319	334	347	357	366	376	393	402
215	190	6"	298	313	328	345	358	366	375	385	405	413
221	194	7"	302	320	336	354	367	375	384	394	413	422
		8"	310	327	345	363	376	385	395	405	422	431
		9"	317	335	352	372	385	395	406	415	435	444
		10"	325	343	359	382	395	407	418	427	444	462