



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 Life Answers
- Term Life Complete
- AccumUL Plus
- Guaranteed Universal Life
- GUL Plus
- GUL Survivor

Here's where the program fits:

- 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)
*(Maximum face amount \$3,000,000 GUL Survivor)
- Nontobacco 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

Mutual of Omaha's **Fit** program. It's a good fit for your clients. And a good fit for you.

Life insurance underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. United of Omaha is not licensed in New York. In New York, life insurance is underwritten by Companion Life Insurance Company, Hauppauge, NY 11788-2934.

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 or better
- 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 table credit.

**Best case final assessment available is standard. (Table 3 can only reduce to a Table 1.)