

# Accelerated Underwriting



Get faster decisions for your Standard, Standard Plus, Preferred and Preferred Plus clients on Term Life Answers<sup>®</sup>, Income Advantage<sup>SM</sup> IUL and Life Protection Advantage<sup>SM</sup> IUL. NO paramed exam. The process is easy. Simply submit a drop ticket, ExamOne contacts the client - we take care of the rest. We'll provide an underwriting decision in 48-72 hours!

## Fast, Simple Steps

- Complete the Speed eTicket (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 Accelerated Underwriting team will evaluate the application, MVR, MIB, and Prescription History to make a determination
- If the application is approved through Accelerated Underwriting, no other underwriting requirements are needed. The agent will receive an email notification and the application will proceed to issue
- If not approved through Accelerated Underwriting, the agent will receive an email notification and the application will continue to our full, traditional underwriting process
- If the client does not wish to complete the application immediately:
  - Provide the ExamOne interview number to the client and he or she can call in on their own time
  - Additionally, the ExamOne team will 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)

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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 and Life Protection Advantage IUL
- Applications: Speed eTicket (Drop Ticket)

- Build within limits (See Underwriting Build Chart)
- No major medical conditions (See Unacceptable Medical Conditions list)
- Any previously underwritten United of Omaha policies 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

- |   |   |  |  |
|---|---|--|--|
| <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> </ul> | <ul style="list-style-type: none"> <li>• Crohn's Disease</li> <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> </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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