

Name: _____

Date: _____

Fit Underwriting Checklist

Complete this form and submit it with **all** of your fully underwritten term and UL applications to receive potential underwriting credits for clients who stay fit and have regular health testing.

Fit Program Requirements

- 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)
- 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, CAD prior to age 50, stroke, rateable cancers, Type 1 diabetes or Human Immunodeficiency Virus (HIV)

If your client has several of the following characteristics they may qualify for up to an *additional two table credits* from the base rating on both fully underwritten term and permanent insurance.

Note: No more than two lifestyle characteristics can be applied toward credits.

3 Characteristics = 1 table credit 5 Characteristics = 2 table credits

Lifestyle Characteristics

Check all that apply

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

Medical Characteristics

- Great family history - no deaths from any disease prior to age 70? Yes
- Cholesterol/HDL ratio under 5.0? Yes
- A1c test < 5.7?..... Yes
- Serum albumin > 4.2 ages 61-75? Yes
- Negative cardiac testing: GXT, non-imaged or imaged (stress echo, perfusion study), echocardiogram, EBCT or angiography (within the past 2 years)?..... Yes
- GXT exercise performance over 10 METS (within the past 2 years)?..... Yes
- Optimal blood pressure control-treated or untreated with average of 135/85 or better? Yes
- Preferred or better build, ages 18-60. Standard plus or better build, ages 61-75? Yes
- BNP <100 ages 61-75?..... Yes
- Normal CBC ages 61-75? Yes

If you answered yes to 3 or more of these questions, you may qualify for additional table credits.

Submit with Application

