

Help Your Clients Get Fit

No, it's not time to start working on your personal training certification. But it is time to help your clients take advantage of Fit underwriting credits!

What is the Fit Underwriting Credit Program?

People who take care of themselves tend to live longer, healthier lives. So if they're staying fit, shouldn't they pay less for life insurance?

That's why there's Fit Underwriting credit program. If your clients stay fit and their health test numbers show it, they'll receive mortality credits on all fully underwritten term and universal life insurance policies offered by United of Omaha Life Insurance Company. That includes:

- Income AdvantageSM (IUL)
- Life Protection AdvantageSM IUL
- Term Life Answers[®]
- AccumUL AnswersSM

Who is Eligible for Fit Credits?

- Ages: 18-75
- Minimum face amount: \$100,000
- Maximum face amount: \$5 million (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 coronary artery disease prior to age 50, or type 1 diabetes, or ratable substance abuse, stroke or cancer histories

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:

- Great family history - no deaths of parents or siblings from any disease prior to age 70
- Cholesterol/HDL ratio <5.0
- ALC test <5.7
- Serum albumin >4.2 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, ages 18-60, Standard Plus or better build, age 61-75
- BNP <100 ages 61-75
- Normal CBC ages 61-75

Lifestyle:

- Regular preventative medical care and compliant follow-up for treated impairments (within the past 12 months)
- No tobacco use for the past 10 years
- Annual income of more than \$100,000, or net worth of more than \$1 million
- Preferred or better driving record

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

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Underwritten by
United of Omaha Life Insurance Company
Companion Life Insurance Company
Mutual of Omaha Affiliates