



Underwriting Strengths that help shape our best offer!

Medical

Tobacco

1. Occasional cigar users (one per month or less) can qualify for Preferred Plus, Preferred & Standard Plus nontobacco rates if there is a negative urinalysis test
2. Clients who occasionally use marijuana may qualify for standard nonsmoker rates

Family History

3. Family history qualifications do not apply if the proposed insured is 65 or older for Preferred Plus, Preferred & Standard Plus classes
4. Family history qualifications apply **only** to deaths rather than disease
5. Family history of deaths due to cancer **can** qualify for Preferred and Standard Plus

Health conditions

6. Unisex build charts
7. Mild Asthma clients may be eligible for Preferred
8. Mild Sleep Apnea may be eligible for Preferred with verified c-PAP usage
9. Treatment for hypertension does not exclude a proposed insured from our Preferred, Preferred Plus or Standard Plus classes
10. Highly competitive cholesterol criteria for Preferred Plus, Preferred and Standard Plus risk classes
11. Blood Pressure control credit treated or untreated of 130/80 or better

Non Medical

12. Commercial pilots for regularly scheduled passenger airlines can qualify for all Preferred classes and private pilots can qualify for Preferred Plus, Preferred or Standard Plus classes with Aviation Exclusion Rider (AER)
13. All Preferred classes may be available for occasional scuba diving if proposed insured is certified and dives less than 100 feet
14. Age Last Birthday Advantage

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.