

Underwriting Requirements – Express Only

Term Life Express (TLE) and IUL Express (IULE)	
Issue Ages 18-50	Issue Ages 51-60
TLE & IULE - \$25,000-\$300,000	TLE & IULE - \$25,000-\$250,000
Simplified Underwriting Build Chart MIB Pharmaceutical Check and Medical Data Check MVR (Mandatory Ages 18-35) MVR (As Needed Ages 36-50) Phone Interview (As Needed)	Simplified Underwriting Build Chart MIB Pharmaceutical Check and Medical Data Check MVR (As Needed) Phone Interview (As Needed)
<p>If an individual has a previous offer from United of Omaha Life Insurance Company with a risk class greater than Table 4 or has been declined, they will not qualify for Express products.</p>	

NOTE:	1. Phone interviews will be conducted, as needed
	2. Medical questionnaires and/or an occasional APS may be requested at the underwriter's discretion to clarify information developed from other sources

Maximum Total Combined Coverage Amounts	
Term Life Express (TLE), Indexed Universal Life Express (IULE), Children's Whole Life (CWL)	
Issue Age	Amount
18-50	\$300,000
51-60	\$250,000
61-70	\$150,000

			Living Promise Level Benefit Plan
	Issue Ages 61-70	Issue Ages 61-65	Issue Ages 45-85* \$2,000-\$40,000*
	TLE - \$25,000-\$150,000 IULE (nontobacco) - \$25,000 - \$150,000	IULE (tobacco) - \$25,000 - \$150,000	Living Promise Graded Benefit Plan
	Simplified Underwriting Build Chart MIB Pharmaceutical Check and Medical Data Check MVR (As Needed) Phone Interview (As Needed)	Simplified Underwriting Build Chart MIB Pharmaceutical Check and Medical Data Check MVR (As Needed) Phone Interview (As Needed)	Issue Ages 45-80* \$2,000-\$20,000*
			Simplified Underwriting Build Chart MIB Pharmaceutical Check Random Phone Interview
			*May vary by state

Express Life and DI Rider Build Chart (Male & Female)

Height	TLE, IULE, Living Promise Minimum Weight	TLE, IULE, Maximum Weight	DI Rider Maximum Weight
4 Feet			
8"	74	197	170
9"	77	202	176
10"	79	208	182
11"	82	214	187
5 Feet	85	220	193
1"	88	226	199
2"	91	232	205
3"	94	238	213
4"	97	245	221
5"	100	251	226
6"	103	258	232
7"	106	265	239
8"	109	274	246
9"	112	282	254
10"	115	289	262
11"	119	298	269
6 Feet	122	305	275
1"	126	313	282
2"	129	321	289
3"	133	329	296
4"	136	338	301
5"	140	347	307
6"	143	358	313
7"	147	367	320
8"	151	376	327
9"	154	385	335
10"	158	395	343

	Table 2 Maximum Weight (Multiple Impairments)	Living Promise Level Benefit Maximum Weight	Living Promise Graded Benefit Maximum Weight
	184	204	221
	189	209	225
	194	214	231
	199	220	237
	205	226	244
	211	233	250
	215	239	257
	220	246	264
	225	252	270
	231	259	277
	239	268	285
	245	275	293
	251	283	300
	258	291	309
	266	300	316
	274	307	325
	281	315	333
	289	322	340
	296	331	349
	303	339	358
	311	348	367
	319	357	376
	328	366	385
	336	375	394
	345	385	405
	352	395	415
	359	407	427

Express Impairments TLE & IULE

Multiple Impairments resulting in a rating greater than Table 4 will be declined for our Express products. Below are some examples of multiple impairments that would result in a decline.

Multiple Impairments	Offer
Diabetes Examples	
Diabetes > age 50 with Table 2 or higher build	Decline
Diabetes > age 50 with tobacco risk	Decline
Diabetes > age 50 with Peripheral Vascular Disease (PVD)	Decline
Diabetes with any complications	Decline
Table 2 Build Chart Examples Refer to the Table 2 Build Chart	
Table 2 or higher build with rateable hypertension	Decline
Table 2 or higher build with asthma and tobacco risk	Decline
Table 2 or higher build with Peripheral Vascular Disease (PVD)	Decline

Note: This is not a complete list. Please refer to the Impairments section of this guide for additional impairments.

The following single impairments are automatic declines.

Automatic Declined Impairments	
Diabetes diagnosed < age 50	Decline
Amputation caused by disease	Decline
Chronic or Alcohol related Pancreatitis	Decline
Chronic Severe Asthma	Decline
Hodgkin's Disease	Decline
Moderate/Severe rheumatoid arthritis treated with medications such as Humira, Enbrel, Methotrexate or Xeljanz	Decline
Muscular Dystrophy	Decline
Sickle Cell Anemia	Decline
Pacemaker	Decline

Note: This is not a complete list. Please refer to the Impairments section of this guide for additional impairments.

We reserve the right to decline certain hazardous occupations for both life and the DI rider. Please refer to the Occupations section of this guide for a list of declinable occupations. This may not be an all inclusive list.

Ownership/Beneficiaries

(Applies to Express Products)

Acceptable Owner/Beneficiary Relationships include:

- Spouse, Fiancée, Domestic Partner
- Parent
- Adult Child
- Life Insurance Trust

Acceptable Beneficiary-Only Relationships (not as owner) include:

- Estate
- Siblings
- Grandparents and Grandchildren
- Close Relatives by Marriage (in-laws)
- Ex-spouse

Any other Owner/Beneficiary relationships will not be approved.

WHOLE LIFE Underwriting Criteria

Living Promise Whole Life

- Build Chart
- MIB
- Pharmaceutical
- Random phone interview

Children's Whole Life

- Simplified Underwriting
- Health Questions on application

(Subject to combined maximum amount of \$50,000 of Children's Whole life coverage)

Note: If an individual has a previous offer from United of Omaha Life Insurance Company with a risk class greater than Table 4 or has been declined, they will not qualify for Children's Whole Life plans.