

Accelerated Underwriting Program

Program Parameters:

- 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, Life Protection Advantage IUL and AccumUL Answers
- Applications:
 - Electronic Speed eTicket (Drop Ticket)

Qualification Requirements

- 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

Unacceptable Medical Conditions	
Alcohol Abuse and/or Treatment	Atrial Fibrillation
Barret's Esophagus	Bipolar Disorder
Cancer (Except Basal Cell and Squamous Cell Carcinoma)	Chronic Obstructive Pulmonary Disease
Crohn's Disease	Diabetes
Drug Use/Abuse and/or Treatment	Epilepsy/Seizure
Gastric Bypass/Lap Band	Heart Disease or Surgery: All Types
Hepatitis	Kidney Disease
Lupus	Melanoma
Multiple Sclerosis	Parkinson's Disease
Peripheral Arterial Disease	Peripheral Vascular Disease
Rheumatoid Arthritis	Sleep Apnea
Stroke/TIA	Ulcerative Colitis

Note: Other Medical History may require full traditional underwriting.

Accelerated Underwriting Build Chart:

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