

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