

PREFERRED PLUS Underwriting Criteria

NICOTINE Tobacco	No nicotine x 36 months Occasional cigar, nontobacco available with negative HOS ¹
FAMILY HISTORY	No death of a parent prior to age 60 due to Cancer or Heart Disease (Family history does not apply if age 60 and older, or for gender-specific cancers for opposite sex persons)
BLOOD PRESSURE	Treatment allowed with good control ≤ 140/85
CHOLESTEROL Averaged 3 cholesterols over past 12 months. If available*	Cholesterol ratio ≤ 5.0 Treatment allowed
ALCOHOL & DRUG	Allowed after 15 years
MEDICAL HISTORY	No history of CAD, DM or Cancer (Basal Cell skin cancer and superficial squamous cell allowed)
DRIVING RECORD	No convictions for DWI, DUI or reckless driving within the last five (5) years and otherwise not rateable
AVOCATION²	No participation in any hazardous occupation, avocation or sport in the last five (5) years
AVIATION³	No flying as a private pilot or crewmember unless aviation exclusion
CRIMINAL RECORD	No felony convictions in the past 10 years
BUILD	See build chart
PROFILE & HOS	If all preferred plus criteria are met and the laboratory values do not warrant any debits, Preferred Plus is allowed

*Total cholesterol cannot exceed 300.

¹An occasional celebratory cigar is no more than 24 cigars per year.

²Limited scuba diving as a part of vacation or other occasional occurrence is acceptable if depth of dive does not exceed 100 feet.

³Some types of commercial aviation may be acceptable based on manual guidelines.

In addition to the criteria above, there must not be any other significant health problems. Final risk determination will be made by the United of Omaha Life Insurance Company home office underwriter.

PREFERRED Underwriting Criteria

NICOTINE Tobacco	No nicotine x 24 months Occasional cigar, nontobacco available with negative HOS ¹ (Note: Preferred Tobacco is an available class)
FAMILY HISTORY	No death of a parent prior to age 60 due to Cancer or Heart Disease With good risk factors and negative cardiac work up appropriate for age group, one cardiac death allowed (Family history does not apply if age 60 and older, or for gender-specific cancers for opposite sex persons)
BLOOD PRESSURE	Treatment allowed with good control ≤ 145/90
CHOLESTEROL Averaged 3 cholesterols over past 12 months. If available*	Cholesterol ratio ≤ 6.0 Treatment allowed
ALCOHOL & DRUG**	Allowed after 10 years
MEDICAL HISTORY	No history of CAD, DM or Cancer (Basal Cell skin cancer and superficial squamous cell allowed)
DRIVING RECORD	No convictions for DWI, DUI or reckless driving within the last five (5) years and otherwise not rateable
AVOCATION²	No hazardous activities within the past 2 years
AVIATION^{3,4}	No flying as a private pilot or crewmember unless aviation exclusion
CRIMINAL RECORD	No felony convictions in the past 10 years
BUILD	See build chart
PROFILE & HOS	If all preferred criteria are met and the laboratory values do not warrant any debits, Preferred is allowed

*Total cholesterol cannot exceed 300.

**History of and current experimental, occasional, or intermittent marijuana use allowed for Preferred and Standard Plus for ages 18 and above. CBD oil use allowed if no debits for chronic pain.

¹An occasional celebratory cigar is no more than 24 cigars per year.

²Limited scuba diving as a part of vacation or other occasional occurrence is acceptable if depth of dive does not exceed 100 feet.

³Some types of commercial aviation may be acceptable based on manual guidelines.

⁴Certain private pilots may qualify for Preferred and Standard Plus risk classes: Ages 30-70, minimum 1,000 total hours of piloting experience and flying between 50-250 hour annually, IFR/ATP rating, no FAA violations within the past 5 years and must be a Standard aviation risk.

In addition to the criteria above, there must not be any other significant health problems. Final risk determination will be made by the United of Omaha Life Insurance Company home office underwriter.

STANDARD PLUS Underwriting Criteria

NICOTINE Tobacco	No nicotine x 12 months Occasional cigar, nontobacco available with negative HOS ¹
FAMILY HISTORY	One death of a parent prior to age 60 due to Heart Disease (Family history does not apply if age 60 and older, or for gender-specific cancers for opposite sex persons)
BLOOD PRESSURE	Treatment allowed with good control ≤ 150/90
CHOLESTEROL Averaged 3 cholesterols over past 12 months. If available*	Cholesterol ratio ≤ 7.0 Treatment allowed
ALCOHOL & DRUG**	Allowed after 5 years
MEDICAL HISTORY	No history of CAD, DM or Cancer (Basal Cell skin cancer and superficial squamous cell allowed)
DRIVING RECORD	No convictions for DWI, DUI or reckless driving within the last five (5) years and otherwise not rateable
AVOCATION²	Flat extras are allowed
AVIATION^{3,4}	No flying as a private pilot or crewmember unless aviation exclusion (IFR private pilots allowed if standard)
CRIMINAL RECORD	No felony convictions in the past 10 years
BUILD	See build chart
PROFILE & HOS	If all Standard Plus criteria are met and the laboratory values do not warrant any debits, Standard Plus is allowed

*Total cholesterol cannot exceed 300.

**History of and current experimental, occasional, or intermittent marijuana use allowed for Preferred and Standard Plus for ages 18 and above. CBD oil use allowed if no debits for chronic pain.

¹An occasional celebratory cigar is no more than 24 cigars per year.

²Limited scuba diving as a part of vacation or other occasional occurrence is acceptable if depth of dive does not exceed 100 feet.

³Some types of commercial aviation may be acceptable based on manual guidelines.

⁴Certain private pilots may qualify for Preferred and Standard Plus risk classes: Ages 30-70, minimum 1,000 total hours of piloting experience and flying between 50-250 hour annually, IFR/ATP rating, no FAA violations within the past 5 years and must be a Standard aviation risk.

In addition to the criteria above, there must not be any other significant health problems. Final risk determination will be made by the United of Omaha Life Insurance Company home office underwriter.