



FIT TEST

Name: _____

Date: _____

Complete with ALL Fully Underwritten Term and UL Applications

Requirements

- Ages 18-75
- Minimum face amount: \$100,000
- Maximum face amount: \$5,000,000 (\$10,000,000 for GULS) Total coverage in force and applied for with United of Omaha and Companion Life Insurance companies
- Nontobacco users
- Base rating *after* normal credits of table 4 or less
- Does not apply to “flat extra” ratings or those with CAD prior to age 50 or Type I Diabetes, or ratable substance abuse, stroke or cancer histories

If your client has several of the following characteristics they may qualify for up to an *additional two table credits* from the base rating on both fully underwritten term and permanent insurance.

Note: No more than two lifestyle characteristics can be applied toward credits

3 Characteristics = 1 table credit 5 Characteristics = 2 table credits

Lifestyle Characteristics

Check all that apply

Regular preventative medical care and compliant follow-up for treated

impairments within past 12 months? ☐ **Yes**

No tobacco use for past 10 years? ☐ **Yes**

Income > \$100,000 or net worth > \$1,000,000? ☐ **Yes**

Preferred or better driving record? ☐ **Yes**

Medical Characteristics

Great family history – no deaths from any disease prior to age 70? ☐ **Yes**

Cholesterol/HDL ratio under 5.0? ☐ **Yes**

A1c test < 5.7? ☐ **Yes**

Serum albumin > 4.2 ages 61-75? ☐ **Yes**

Negative cardiac testing: GXT, non-imaged or imaged (stress echo, perfusion study),
echocardiogram, EBCT or angiography (within the past 2 years)? ☐ **Yes**

GXT exercise performance over 10 METS (within the past 2 years)? ☐ **Yes**

Optimal blood pressure control-treated or untreated with average of 135/85 or better? ☐ **Yes**

Preferred or better build, ages 18-60. Standard plus or better build, ages 61-75? ☐ **Yes**

BNP <100 ages 61-75? ☐ **Yes**

Normal CBC ages 61-75? ☐ **Yes**

If you answered yes to 3 or more of these questions, you may qualify for additional table credits.

Submit with Application