



# FIT TEST

Name: \_\_\_\_\_

Date: \_\_\_\_\_

**Complete with ALL Fully Underwritten Term and UL Applications**

## Requirements

- Ages 18-75.
- Minimum face amount: \$250,000.
- Maximum face amount: \$2,000,000 (\$4,000,000 for GULS) Total coverage in force and applied for with United of Omaha and Companion Life Insurance Companies.
- Non-tobacco users.
- Base rating *after* normal credits of table 4 or less.
- Does not apply to “flat extra” ratings or those with current rateable substance abuse histories, CAD prior to age 50, stroke or rateable cancers.

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

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

## Lifestyle Characteristics

**Check all that apply**

- Regular preventative medical care and compliant follow-up? ..... **Yes**
- Lifetime non-smoker? ..... **Yes**
- Income > \$100,000 or net worth > \$1,000,000 or a college degree? ..... **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? ..... **Yes**
- GXT exercise performance over 10 METS? ..... **Yes**
- Optimal blood pressure control-treated or untreated of 130/80? ..... **Yes**
- Preferred or better build, ages 18- 60. Standard plus or better build, 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**