

United of Omaha Life Brokerage Services

Initial Underwriting Requirements - December 2002

Age:	Amount Being Underwritten:										Effective December 6, 2002	
	0 \$49,999	\$50,000 \$99,999	\$100,000	\$100,001 \$225,000	\$225,001 \$499,999	\$500,000 \$750,000	\$750,001 \$1,000,000	\$1,000,001 \$2,000,000	\$2,000,001 \$3,000,000	\$3,000,001 \$5,000,000	Over \$5,000,000	
Under 18	NonMedical	NonMedical	NonMedical	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
18-30	NonMedical MVR	NonMedical Blood & HOS (1) MVR	NonMedical Blood & HOS MVR	NonMedical Blood & HOS MVR	NonMedical Blood & HOS MVR	NonMedical Blood & HOS MVR	Paramed Blood & HOS MVR	Paramed Blood & HOS PHI MVR	Paramed Blood & HOS PHI MVR	MD Exam Blood & HOS IR MVR	MD Exam Blood & HOS EKG IR MVR	
31-40	NonMedical MVR	NonMedical Blood & HOS (1) MVR	NonMedical Blood & HOS MVR	NonMedical Blood & HOS MVR	NonMedical Blood & HOS MVR	Paramed Blood & HOS MVR	Paramed Blood & HOS MVR	Paramed Blood & HOS EKG PHI MVR	Paramed Blood & HOS EKG PHI MVR	MD Exam Blood & HOS EKG IR MVR	MD Exam Blood & HOS EKG IR MVR	
41-45	NonMedical	NonMedical Blood & HOS (1)	NonMedical Blood & HOS	NonMedical Blood & HOS	NonMedical Blood & HOS	Paramed Blood & HOS	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG PHI MVR	Paramed Blood & HOS EKG PHI MVR	MD Exam Blood & HOS EKG IR MVR	MD Exam Blood & HOS TEKG IR MVR	
46-55	NonMedical	Paramed Blood & HOS	Paramed Blood & HOS	Paramed Blood & HOS	Paramed Blood & HOS	Paramed Blood & HOS	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG PHI MVR	Paramed Blood & HOS EKG PHI MVR	MD Exam Blood & HOS EKG IR MVR	MD Exam Blood & HOS TEKG IR MVR	
56-60	NonMedical	Paramed Blood & HOS	Paramed Blood & HOS	Paramed Blood & HOS	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG PHI MVR	Paramed Blood & HOS EKG PHI MVR	MD Exam Blood & HOS EKG IR MVR	MD Exam Blood & HOS TEKG 2-View XRay IR MVR	
61-65	NonMedical	Paramed Blood & HOS	Paramed Blood & HOS	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG	MD Exam Blood & HOS EKG PHI MVR	MD Exam Blood & HOS EKG PHI MVR	MD Exam Blood & HOS TEKG IR MVR	MD Exam Blood & HOS TEKG 2-View XRay IR MVR	
66-70	NonMedical	Paramed Blood & HOS	Paramed Blood & HOS	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG	MD Exam Blood & HOS EKG	MD Exam Blood & HOS EKG	MD Exam Blood & HOS EKG PHI MVR	MD Exam Blood & HOS EKG PHI MVR	MD Exam Blood & HOS TEKG 2-View XRay IR MVR	MD Exam Blood & HOS TEKG 2-View XRay IR MVR	
71 and Over	NonMedical	Paramed Blood & HOS	Paramed Blood & HOS	MD Exam Blood & HOS EKG PHI	MD Exam Blood & HOS EKG PHI	MD Exam Blood & HOS EKG PHI MVR	MD Exam Blood & HOS EKG PHI MVR	MD Exam Blood & HOS EKG PHI MVR	MD Exam Blood & HOS EKG PHI MVR	MD Exam Blood & HOS TEKG 2-View XRay IR MVR	MD Exam Blood & HOS TEKG 2-View XRay IR MVR	

KEY:

- NonMedical** - A fully completed application.
- Paramed** - Long Form Exam (form MLU21727)
- Blood & HOS** - Blood & Urine collection
- Bld/MD Exam** - Blood & HOS w/ M.D. Exam (Specializing in Internal Medicine) on (form MLU21727)
- EKG** - Electrocardiogram
- TEKG** - Treadmill Electrocardiogram
- 2-View XRay** - PA and Lateral View Chest X-Ray
- MVR** - Motor Vehicle Report (Ordered from H.O.)
- PHI** - Personal History Interview taken over telephone (Ordered from H.O.)
- IR** - Inspection Report

Approved Paramedical Vendors:

- American Para Professional Systems (APPS)
- Examination Management Services Inc. (EMSI)
- Hooper Holmes (Portamedic)
- ExamOne

NOTE: Survivorship product requirements are determined by using 1/2 of the face amount

Footnotes: (1) Blood & HOS are required in the following High Risk States: CA, FL, GA, IL, MD, NJ, SC, TX, DC, PR, NY

UNITED'S FPVUL, PRIORITY REWARD 30 & PRIORITY SURVIVOR

Preferred Plus & Preferred Underwriting Criteria

The following criteria must be met to qualify for the Preferred Plus (non-tobacco) & Preferred (tobacco & non-tobacco) risk classifications. Preferred Plus is an underwriting class for clients that are expected to have better than preferred mortality experience. The Preferred Plus (non-tobacco) risk class is available at face amounts of \$250,000 and above. Priority Survivor is available for face amounts of \$250,000 and above, but is not available for the Preferred Plus risk class.

	Preferred Plus (non-tobacco)	Preferred (tobacco & non-tobacco)
Nicotine	No nicotine for the past 60 months.	No nicotine for the past 12 months (non-tobacco only).
Family History	No death of a parent or sibling prior to age 65 due to heart disease or diabetes.	No death of a parent or sibling prior to age 60 due to heart disease.
Blood Pressure	No treatment in the past year; no blood pressure reading in past year > 140/90.	No blood pressure reading in the past year > 140/90, treated or not.
Cholesterol	Cholesterol level \leq 230 and Cholesterol/HDL ratio \leq 5	Cholesterol level \leq 260 and Cholesterol/HDL ratio \leq 6.5
Alcohol & Drug Use	No history of drug or alcohol abuse.	No history of drug or alcohol abuse.
Medical History	No history of CAD, DM, cancer (except certain types of basal cell skin cancers).	No history of CAD, DM, cancer (except certain types of basal cell skin cancers).
Driving Record	No convictions for DWI, DUI, or reckless driving within the last five (5) years and no more than two (2) moving violations within the last three (3) years.	No convictions for DWI, DUI, or reckless driving within the last five (5) years and no more than two (2) moving violations within the last three (3) years.
Avocation	No hazardous activities within past two (2) years (no flat extra).	No hazardous sports (flat extra may be added for avocation).
Aviation	No flying as pilot or crew member of a private aircraft.	Not a private or student pilot unless aviation exclusion rider added.

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Criminal Record	No felony convictions in the past ten years.	No felony convictions in the past ten years.
Weight	Weight does not exceed weight allowed for height listed in Preferred Plus build table.	Weight does not exceed weight allowed for height listed in Preferred build table.
Blood Profile	All parameters of blood profile/HOS within normal limits.	All parameters of blood profile/HOS within normal limits.

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 Build Chart								
Unisex Table								
Height	4'8"	4'9"	4'10"	4'11"	5'0"	5'1"	5'2"	5'3"
Weight	143	150	155	160	167	175	180	185
Height	5'4"	5'5"	5'6"	5'7"	5'8"	5'9"	5'10"	5'11"
Weight	190	195	200	205	210	215	222	227
Height	6'0"	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	6'7"
Weight	234	242	247	252	258	264	270	276

Preferred Plus Build Chart								
Unisex Table								
Height	4'8"	4'9"	4'10"	4'11"	5'0"	5'1"	5'2"	5'3"
Weight	121	126	131	136	141	146	152	157
Height	5'4"	5'5"	5'6"	5'7"	5'8"	5'9"	5'10"	5'11"
Weight	162	167	172	177	181	187	191	197
Height	6'0"	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	6'7"
Weight	202	208	213	219	224	230	237	243

***United of Omaha Life Insurance Company
looks for reasons to write business, not decline it!***

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LIFE INSURANCE STANDARD AND RATED WEIGHT CHART

DEBITS STD +25 +50 +75 +100 +125 +150 +200 +250 +300

AVERAGE WEIGHT		HEIGHT	WEIGHT									
MALE	FEMALE											
		4 FEET										
110	109	8"	179	189	200	211	220	229	238	247	256	265
114	114	9"	183	193	204	215	223	232	240	250	259	268
118	117	10"	187	197	208	219	226	235	243	254	263	272
123	120	11"	191	201	212	222	229	238	246	258	267	276
		5 FEET										
128	123	0"	195	205	216	227	232	240	248	262	272	282
133	126	1"	201	210	221	231	237	245	253	273	283	293
138	129	2"	205	214	225	235	243	252	261	278	288	298
143	132	3"	210	219	232	241	250	259	268	286	296	306
147	135	4"	216	225	237	247	255	264	273	293	303	313
152	138	5"	222	231	243	253	263	273	283	298	308	318
156	141	6"	228	237	250	260	270	280	290	306	316	326
161	144	7"	234	243	257	267	277	287	297	313	323	333
165	148	8"	240	250	262	274	284	295	306	320	330	340
170	152	9"	246	257	270	282	291	302	313	327	337	347
174	156	10"	252	264	278	289	300	311	322	335	345	355
179	160	11"	258	271	287	298	309	320	331	341	351	361
		6 FEET										
184	164	0"	267	279	292	305	316	328	340	353	363	373
189	168	1"	274	287	300	313	323	335	347	365	375	385
194	172	2"	281	295	308	321	332	344	356	373	383	393
199	177	3"	288	303	317	329	341	353	365	378	388	398
204	181	4"	297	311	325	338	351	364	377	384	394	404
209	186	5"	304	313	334	347	360	373	386	395	405	415
215	190	6"	311	326	345	358	371	384	397	407	417	427
221	194	7"	320	334	354	367	381	394	407	417	427	437
		8"	327	342	363	377	391	407	420	434	450	462
		9"	335	350	372	387	407	417	432	447	461	476
		10"	343	358	382	402	419	432	450	466	482	498