

PREFERRED & PREFERRED PLUS UNDERWRITING CRITERIA

The following criteria must be met to qualify for the preferred (tobacco & nontobacco) or Preferred Plus risk classification. Preferred Plus is an underwriting class for clients that are expected to have better than preferred mortality experience. The Preferred Plus class is available on all term products and Priority UL90+ and Flexible Premium Ultra Variable Life for face amounts of \$250,000 and above. The preferred tobacco and preferred nontobacco classes are available at the following face amounts and above: Priority UL90, Priority UL90+, Priority Design and all Priority Term — \$100,000; Priority Survivor — \$250,000.

CRITERIA	PREFERRED TOBACCO & NONTOBACCO	PREFERRED PLUS (Nontobacco)
Tobacco Use	No tobacco products used in past 12 months in order to qualify for non-tobacco rates.	No tobacco products used in past five years.
Blood Pressure	No readings above 140/90 in the past year treated or not.	No readings above 140/90 in the past year and no treatment.
Cholesterol	260 or less and Cholesterol/HDL Ratio of 6.5 or less.	230 or less and Cholesterol/HDL Ratio of 5 or less.
Blood & Urine	Normal blood and urine profiles.	SAME
Drugs & Alcohol	No history of drug or alcohol abuse.	SAME
Family History (Parents & Siblings)	No deaths due to coronary artery disease prior to age 60. No personal history of coronary artery disease, diabetes or cancer (except certain skin cancers).	No deaths due to diabetes or coronary artery disease prior to age 65. No personal history of coronary artery disease, diabetes or cancer (except certain skin cancers).
Height & Weight	Please refer to the Preferred columns in the Unisex Build Table below.	Please refer to the Preferred Plus columns in the Unisex Build Table below.
Hazardous Activity	No hazardous sports; (flat extra may be added for a vocation). Not a private pilot or student pilot, unless an aviation exclusion rider is used.	SAME except no flat extras.
Motor Vehicle	A favorable driving record within the past three years. (A driving record will be obtained in all cases).	No more than two moving violations within the past three years and no driving under the influence (driving while intoxicated) or reckless driving within the past five years.
Criminal Record	No felony convictions in the past ten years.	SAME

In addition to the criteria above, there must not be any other significant health problems. There can be no exceptions to these requirements. Final risk determination will be made by the United of Omaha 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 looks for reasons to write business, not decline it!

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