# 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**