Life Underwriting Philosophy

Mutual of Omaha appreciates your business and is committed to providing you with the tools that improve the underwriting process – simplified. We evaluate each application based on several criteria. You will find that in this easy-to-use reference guide, we have included valuable information including our requirements grid, build chart and much more.

We provide you with simple, quick to issue processes and industry leading service. We also offer a risk assessment process to give you an idea of the eligibility of the applicant for our simplified products. Our team is here to help you place business. Give us a call with any questions you may have at 1-800-775-7896.

Submitting Applications

All applications and required forms should be submitted to:

Mutual of Omaha
3300 Mutual of Omaha Plaza
Omaha, NE 68175

Fax: (402) 997-1804

All applications received that are in the process of being underwritten will be reported on your pending status report found on Sales Professional Access.

New Applications Email:
lifeapps@mutualofomaha.com

Requirements Email:
liferequirements@mutualofomaha.com

Risk Assessments:

- Email: ExpressRiskAssessment@mutualofomaha.com
- Phone: 888-624-1173

How to Contact Us

Underwriting Support: 1-800-775-7896

iGO e-App Support: 1-800-641-6557

Sales Support: 1-800-693-6083

Underwriting Strengths

- We offer an **age last birthday** advantage when it comes to policy rates
- Variety of simplified products offering covering ages 14 days to age 85
- Clients who occasionally use marijuana may qualify
- We offer point-of-sale underwriting decisions with the use of our electronic applications
- Access to underwriters to discuss cases and risk assessments
- Industry-leading service times

Express Life and DI Rider Build Chart (Male and Female)

Height	TLE, IULE, Living Promise Minimum Weight	TLE, IULE, Maximum Weight	DI Rider Maximum Weight	Table 2 Maximum Weight (Multiple Impairments)	Living Promise Level Benefit Maximum Weight	Living Promise Graded Benefit Maximum Weight
4′ 8″	74	197	170	184	204	221
4′ 9″	77	202	176	189	209	225
4′ 10″	79	208	182	194	214	231
4′ 11″	82	214	187	199	220	237
5′ 0″	85	220	193	205	226	244
5′ 1″	88	226	199	211	233	250
5′ 2″	91	232	205	215	239	257
5′ 3″	94	238	213	220	246	264
5′ 4″	97	245	221	225	252	270
5′ 5″	100	251	226	231	259	277
5′ 6″	103	258	232	239	268	285
5′ 7″	106	265	239	245	275	293
5′ 8″	109	274	246	251	283	300
5′ 9″	112	282	254	258	291	309
5′ 10″	115	289	262	266	300	316
5′ 11″	119	298	269	274	307	325
6′ 0″	122	305	275	281	315	333
6′ 1″	126	313	282	289	322	340
6′ 2″	129	321	289	296	331	349
6′ 3″	133	329	296	303	339	358
6′ 4″	136	338	301	311	348	367
6′ 5″	140	347	307	319	357	376
6′ 6″	143	358	313	328	366	385
6′ 7″	147	367	320	336	375	394
6′ 8″	151	376	327	345	385	405
6′ 9″	154	385	335	352	395	415
6′ 10″	158	395	343	359	407	427

Underwriting Requirements for Simplified Issue Policies

Term Life Express (TLE) and IUL Express (IULE)			Living Promise
Issue Ages: 18-50 $25,000-$300,000	**Issue Ages: 51-60 $25,000-$250,000**	**Issue Ages: 61-75 $25,000-$150,000**	**Level Benefit Plan Issue Ages: 45-85* $2,000-$50,000*** **Graded Benefit Plan Issue Ages: 45-80* $2,000-$20,000***
• Simplified Underwriting • Build Chart • MIB • Pharmaceutical Check • Medical Data Check • MVR (Mandatory, Ages 18-35) • MVR (As Needed, Ages 36-50) • Phone Interview (As Needed)	• Simplified Underwriting • Build Chart • MIB • Pharmaceutical Check • Medical Data Check • MVR (As Needed) • Phone Interview (As Needed)	• Simplified Underwriting • Build Chart • MIB • Pharmaceutical Check • Medical Data Check • MVR (As Needed) • Phone Interview (As Needed)	• Simplified Underwriting • Build Chart • MIB • Pharmaceutical Check • Medical Data Check • Random Phone Interview

If an individual has a previous offer from United of Omaha Life Insurance Company with a risk class greater than Table 4 or has been declined, they will not qualify for Express products.

*May vary by state.

Additional notes

1. Phone interviews will be conducted, as needed. It is important to note that the telephone dialogue between your client and the phone representative will be recorded and relied upon as part of our risk analysis. As a result, it's important that your client be prepared to answer questions as accurately as possible.
2. Medical questionnaires and/or an occasional APS may be requested at the underwriter's discretion to clarify information developed from other sources.

Maximum Total Combined Coverage Amounts

United of Omaha has a maximum combined total for simplified issue coverage which includes Term Life Express, Indexed Universal Life Express, Living Promise and Children's Whole Life policies on a single life.

Maximum Total Combined Coverage Amounts (Product Maximum May Not be Exceeded)	
Issue Age	**Amount**
18-50	$300,000
51-60	$250,000
61-75	$150,000

Additional notations:

- ADB Rider maximum combined limit (all products): Ages 18-25: $100,000, Ages 26-60: $250,000
- Child Rider maximum combined limit (all products): $10,000 per child
- Simplified whole life coverage maximum: $50,000
- Maximum combined graded benefit coverages: $25,000

Prescription Drug Exclusions

Proposed insureds currently taking any of the following medications are not eligible for Term Life Express or IUL Express coverage. This is not an all-inclusive drug list. Additional medications or combinations of medications may be added to this list at the discretion of United of Omaha at any time.

Term Life Express or IUL Express

If the proposed insured currently takes any of the following medications listed below, please include the reason(s) for the medication(s) on the application. If this information is not included with the application, it will be obtained during the underwriting process in a pharmaceutical report, MIB reporting or, if needed, during the phone interview to help determine eligibility for coverage.

- Abacavir
- Adcirca
- Aggrenox
- Alkeran
- Amiodarone
- Ampyra
- Anoro Ellipta
- Antabuse
- Aricept
- Arimidex
- Atripla
- Avonex
- Azilect
- Baraclude
- Betaseron
- Calcium Acetate
- Campath
- Campral
- Caprelsa
- Carbidopa/ Levodopa
- Casodex
- Cellcept
- Chlorpromazine Hcl
- Clozapine
- Cognex
- Combivir
- Copaxone
- Crixivan
- Cyclosporine
- Cytoxan
- Daliresp
- Digitek
- Digoxin
- Dobutamine Hcl
- Donepezil
- Droxia
- Eligard
- Eliquis
- Enbrel
- Epivir Hbv
- Ergoloid Mesylates
- Exelon
- Femara
- Floxuridine
- Fluorouracil
- Galantamine Hydrobromide
- Gammagard
- Gamunex
- Gengraf
- Geodon
- Haldol
- Haloperidol
- Hepsera
- Humira
- Hydrea
- Hydroxyurea
- Infergen
- Invega
- Invirase
- Isentress
- Kalydeco
- Keytruda
- Lanoxin
- Latuda
- Leucovorin Calcium
- Lexiva
- Lithium
- Megestrol Acetate (Megace)
- Methadone
- Methotrexate
- Mitomycin
- Morphine Sulfate
- Mycophenolate Mofetil
- Myfortic
- Nabi-Hb
- Naloxone Hcl
- Naltrexone Hcl
- Namenda
- Neupogen
- Opdivo
- Panretin
- Pegasys
- Peg-Intron
- Perphenazine
- Prograf
- Ranexa
- Razadyne
- Rebif
- Retrovir
- Revia
- Revlimid
- Ribavirin
- Risperdal
- Rituxan
- Sandimmune
- Saphris
- Sinemet
- Spiriva
- Stalevo
- Stribild
- Suboxone
- Sustiva
- Symbyax
- Tamoxifen
- Targretin
- Teslac
- Tudorza
- Tysabri
- Viracept
- Viramune
- Viread
- Xarelto
- Xeljanz
- Zenapax
- Zerit
- Ziagen
- Zidovudine
- Zoladex
- Zyprexa

Living Promise Whole Life

Proposed insureds currently taking any of the following medications are not eligible for Living Promise coverage. This is not an all-inclusive drug list. Additional medications or combinations of medications may be added to this list at the discretion of United of Omaha at any time.

Note: Proposed insureds taking medications marked with an asterisk (*) may qualify for the graded benefit product.

- Abacavir
- Alkeran
- Amiodarone*
- Ampyra*
- Anoro Ellipta*
- Antabuse*
- Aricept
- Atripla
- Avonex*
- Azilect*
- Betaseron*
- Calcium Acetate*
- Campath
- Campral*
- Caprelsa
- Carbidopa/Levodopa*
- Casodex
- Cellcept
- Chlorpromazine Hcl*
- Clozapine*
- Cognex
- Combivir
- Copaxone*
- Crixivan
- Cyclosporine
- Cytoxan
- Daliresp*
- Donepezil
- Droxia
- Eligard
- Epivir Hbv
- Ergoloid Mesylates
- Exelon
- Floxuridine
- Fluorouracil
- Galantamine Hydrobromide
- Gammagard
- Gamunex
- Gengraf
- Geodon*
- Haldol*
- Haloperidol*
- Hydrea
- Hydroxyurea
- Invega*
- Invirase
- Isentress
- Keytruda
- Latuda*
- Leucovorin Calcium
- Lexiva
- Lithium*
- Megace
- Megestrol Acetate (Megace)
- Mitomycin
- Mycophenolate
- Mofetil
- Myfortic
- Naloxone Hcl*
- Naltrexone Hcl*
- Namenda
- Neupogen
- Opdivo
- Panretin
- Perphenazine*
- Prograf
- Ranexa*
- Razadyne
- Rebif*
- Retrovir
- Revia*
- Revlimid
- Ribavirin*
- Risperdal*
- Rituxan
- Sandimmune
- Saphris*
- Sinemet*
- Spiriva*
- Stalevo*
- Stribild
- Suboxone*
- Sustiva
- Symbyax*
- Targretin
- Teslac
- Tudorza*
- Viracept
- Viramune
- Viread
- Zenapax
- Zerit
- Ziagen
- Zidovudine
- Zoladex
- Zyprexa*

Living Promise Whole Life – Continued

Additional Information Required

If the proposed insured currently takes any of the following medications listed below, please include the reason(s) for the medication(s) on the application. If this information is not included with the application, it will be obtained during the underwriting process in a pharmaceutical report, MIB reporting or, if needed, during the phone interview to help determine eligibility for coverage.

- Abilify
- Aggrenox
- Arimidex
- Baraclude
- Carvedilol
- Clopidogrel
- Coreg
- Coumadin
- Digitek
- Digoxin
- Eliquis
- Enoxaparin Sodium
- Femara
- Infergen
- Lanoxin
- Lovenox
- Pegasys
- Peg-Intron
- Plavix
- Pradaxa
- Seroquel
- Tamoxifen
- Truvada
- Warfarin
- Xarelto

Occupations

As you are completing the application, please make sure to list all the occupations on the application. The most hazardous occupation your client has will determine eligibility for the simplified underwritten product. We reserve the right to decline certain hazardous occupations for both life and the DI rider. This may not be an all-inclusive list.

Occupations outside of this list are generally accepted for Life Insurance. Additional information may be needed for some occupations on an individual consideration basis to determine eligibility for Life Insurance or the Disability Income Rider (DIR). A full list of occupations that are a concern for the Disability Income Rider can be found with the product guide.

Occupation	Duties Include, but Not Limited to...	Life	DIR
Law Enforcement	Narcotics unit, vice squad, bomb squad, undercover work	Decline	Decline
Military	Aircraft pilot or crew member, hazardous activities e.g. diving, parachuting, explosives, hazardous material exposure, etc.	Decline	Decline
Federal/Government	Hazardous activities e.g. explosives, bomb disposal, hazardous material exposure, etc.	Decline	Decline
Hazardous	Steeplejack or tower erector, structural steel or explosives, work at heights greater than 49 feet	Decline	Decline
Health Care	Private duty nurse outside of a hospital facility, CNA, elderly caregiver, or home health aide	Accept	Decline
Occupational Travel	Outside of the United States to any regions of active war, political unrest, or terrorism	Decline	Decline

Note: A full list of occupations can be found within the product guide.

Avocations

The following avocations are not allowable with simplified underwriting. This may not be an all-inclusive list.

- Motor Sports Racing
- Boat Racing
- Parachuting
- Skydiving
- Hang Gliding
- Base Jumping
- Rock or Mountain Climbing