



**NAME:** \_\_\_\_\_

**DATE:** \_\_\_\_\_

# Fit Test

- Requirements**
- Ages 18-75.
  - Minimum face amount: \$250,000.
  - Maximum face amount: \$1,000,000. (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.

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
- Minimal alcohol use. No more than 2 alcoholic drinks per day?.....  Yes  
(no history of alcohol abuse)
- 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
- 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**