

Accelerated Underwriting



Get faster decisions for your Standard, Standard Plus, Preferred and Preferred Plus clients on Term Life Answers[®], Income AdvantageSM IUL, Life Protection AdvantageSM IUL and AccumUL Answers. NO paramed exam. The process is easy. Simply submit a Drop Ticket, ExamOne contacts the client - we take care of the rest. We'll provide an underwriting decision in 48-72 hours!

Fast, Simple Steps

- Complete the Drop Ticket. Do not schedule a paramed appointment
- ExamOne will contact the client. Their interview team will complete the application and get a voice signature or e-Signature. You can also provide the client with the ExamOne client contact number for them to call on their own time

We Take Care of the Rest

- Once we receive the application, our Accelerated Underwriting team will evaluate the application, MVR, MIB, and Prescription History to make a determination
- If the application is approved through Accelerated Underwriting, no other underwriting requirements are needed. The agent will receive an email notification and the application will proceed to issue
- If not approved through Accelerated Underwriting, the agent will receive an email notification and the application will continue to our full, traditional underwriting process
- If the client does not wish to complete the application immediately:
 - Provide the ExamOne interview number to the client and he or she can call in on their own time
 - Additionally, the ExamOne team will make multiple attempts over five days to have the client complete the application

NOTE: Any outstanding administrative requirements will still be required prior to issue.

We are here for you

ExamOne Call Center | 1-844-486-8452

Hours of Operation | Monday – Thursday, 7 a.m. – 11 p.m. (CST) | Friday – 7 a.m. – 9 p.m. (CST)
Saturday – 8 a.m. – 4:30 p.m. (CST)

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Underwritten by
United of Omaha Life Insurance Company
A Mutual of Omaha Company

Accelerated Underwriting

Qualification Requirements

- Issue Ages: 18-60
- Face Amounts: \$100,000 - \$2,000,000
- Products Available: Term Life Answers (10-, 15-, 20- and 30- year), Income Advantage IUL, Life Protection Advantage IUL and AccumUL Answers
- Applications: Drop Ticket

- The Applicant must be the Owner
- Build within limits (See Underwriting Build Chart)
- No major medical conditions (See Unacceptable Medical Conditions list)
- Any previously underwritten United of Omaha policies approved at Standard or better, if applicable
- Applicant must be a U.S. citizen or legal permanent resident with no planned travel to hazardous locations
- If age 50 or greater, must have evidence of regular medical care and routine medical exams
- No more than one death of a parent prior to age 60 due to Heart Disease
- No convictions for DUI or reckless driving within the last five (5) years
- No felony convictions in the last ten (10) years
- No life, health, or disability insurance has been rated or declined
- No flying as a private pilot or crew member
- No hazardous activities in the last two (2) years

NOTE: Current nicotine/tobacco guidelines apply

Underwriting Build Chart

Height	Weight	Height	Weight
4'8"	74 - 158	5'8"	109 - 235
4'9"	77 - 165	5'9"	112 - 242
4'10"	79 - 170	5'10"	115 - 250
4'11"	82 - 176	5'11"	119 - 258
5'0"	85 - 184	6'0"	122 - 265
5'1"	88 - 191	6'1"	126 - 271
5'2"	91 - 197	6'2"	129 - 279
5'3"	94 - 203	6'3"	133 - 285
5'4"	97 - 209	6'4"	136 - 292
5'5"	100 - 215	6'5"	140 - 298
5'6"	103 - 222	6'6"	143 - 307
5'7"	106 - 228	6'7"	147 - 313

Unacceptable Medical Conditions

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| <ul style="list-style-type: none">▪ Alcohol Abuse and/or treatment▪ Atrial Fibrillation▪ Barrett's Esophagus▪ Bipolar Disorder▪ Cancer (Except Basal Cell and Squamous Cell Carcinoma)▪ Chronic Obstructive Pulmonary Disease▪ Crohn's Disease | <ul style="list-style-type: none">▪ Diabetes▪ Drug Abuse and/or Treatment▪ Epilepsy/Seizure▪ Gastric Bypass/Lap Band▪ Heart Disease or Surgery: All Types▪ Hepatitis▪ Human Immunodeficiency Virus (HIV) | <ul style="list-style-type: none">▪ Kidney Disease▪ Lupus▪ Melanoma▪ Multiple Sclerosis▪ Parkinson's Disease▪ Peripheral Arterial Disease▪ Peripheral Vascular Disease▪ Rheumatoid Arthritis | <ul style="list-style-type: none">▪ Sleep Apnea▪ Stroke/TIA▪ Ulcerative Colitis <p>NOTE: Other Medical History may require full traditional underwriting.</p> |
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