



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