



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.

3 = 1 table credit

5 = 2 table credit

Lifestyle

- Regular preventative medical care and compliant follow-up? Yes No
- Minimal alcohol use. No more than 2 alcoholic drinks per day? Yes No
(no history of alcohol abuse)
- Lifetime non-smoker? Yes No
- Income > \$100,000 or net worth > \$1,000,000 or a college degree? Yes No
- Preferred or better driving record? Yes No

Medical

- Great family history – no deaths from any disease prior to age 70? Yes No
- Cholesterol/HDL ratio under 5.0? Yes No
- Negative cardiac testing: GXT, non-imaged or imaged (stress echo, perfusion study), echocardiogram, EBCT or angiography? Yes No
- GXT exercise performance over 10 METS? Yes No
- Optimal blood pressure control-treated or untreated of 130/80? Yes No
- Preferred or better build, ages 18 - 60. Standard plus or better build, ages 61-75? Yes No

If you answered yes to 3 or more of these questions, you may qualify for additional table credits.

SUBMIT WITH APPLICATION