

# Express Life Products Reference Guide

## Simplified Underwriting



| Term Life Express (TLE), GUL Express (GULE) and IUL Express (IULE)   |   |   |   | Living Promise Level Benefit Plan  |
|--|---|---|---|--|
| Issue Ages 18-50   | Issue Ages 51-60  | Issue Ages 61-70  | Issue Ages 61-65  | Issue Ages 45-85*<br>\$2,000-\$40,000*   |
| TLE, GULE & IULE - \$25,000-\$300,000  | TLE, GULE & IULE - \$25,000-\$250,000   | TLE - \$25,000 - \$150,000<br>GULE & IULE (nontobacco) - \$25,000 - \$150,000   | GULE & IULE (tobacco) - \$25,000 - \$150,000  | Living Promise Graded Benefit Plan   |
| Simplified Underwriting Build Chart<br><br>MIB<br>Pharmaceutical Check<br>MVR<br>(Mandatory Ages 18-35)<br>MVR<br>(As Needed Ages 36-50)<br>Phone Interview<br>(As Needed) | Simplified Underwriting Build Chart<br><br>MIB<br>Pharmaceutical Check<br>MVR (As Needed)<br>Phone Interview<br>(As Needed) | Simplified Underwriting Build Chart<br><br>MIB<br>Pharmaceutical and Lab History Check<br>MVR (As Needed)<br>Phone Interview<br>(As Needed) | Simplified Underwriting Build Chart<br><br>MIB<br>Pharmaceutical and Lab History Check<br>MVR (As Needed)<br>Phone Interview<br>(As Needed) | Issue Ages 45-80*<br>\$2,000-\$20,000*   |
|  |   |   |   | Simplified Underwriting Build Chart<br><br>MIB<br>Pharmaceutical Check<br>Random Phone Interview |

\*May vary by state

### Height & Weight Chart

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

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## Ineligible Conditions for Term Life Express, GUL Express and IUL Express

Multiple Impairments resulting in a rating greater than Table 4 will be declined for our Express products. Below are some examples of multiple impairments that would result in a decline.

| Multiple Impairments   | Offer   |
|--|---------|
| <b>Diabetes Examples</b>   |         |
| Diabetes > age 50 with Table 2 or higher build   | Decline |
| Diabetes > age 50 with tobacco risk  | Decline |
| Diabetes > age 50 with Peripheral Vascular Disease (PWD)                               | Decline |
| Diabetes with any complications  | Decline |
| <b>Table 2 Build Chart Examples</b>  |         |
| <b>Refer to the Life Insurance Underwriting Guidelines for the Table 2 Build Chart</b> |         |
| Table 2 or higher build with rateable hypertension                                     | Decline |
| Table 2 or higher build with asthma and tobacco risk                                   | Decline |
| Table 2 or higher build with Peripheral Vascular Disease (PWD)                         | Decline |

**Note: This is not a complete list. Please refer to the Life Insurance Underwriting Guidelines for additional impairments.**

The following single impairments are automatic declines.

| Automatic Declined Impairments  |
|---|
| Diabetes diagnosed < age 50   |
| Amputation caused by disease  |
| Chronic or Alcohol related Pancreatitis   |
| Chronic Severe Asthma   |
| Hodgkin's Disease   |
| Moderate/Severe rheumatoid arthritis treated with medications such as Humira, Enbrel, Methotrexate or Xeljanz |
| Muscular Dystrophy  |
| Sickle Cell Anemia  |
| Pacemaker   |

**Note: This is not a complete list. Please refer to the Life Insurance Underwriting Guidelines for additional impairments.**

## Important Numbers

Underwriting Support            1-800-775-7896  
iGO eApp Support            1-800-641-6557  
Sales Support            1-800-693-6083

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