

# FLUIDLESS UNDERWRITING PROGRAM CHECKLIST

## For Fully Underwritten Life Insurance Applications

With Mutual of Omaha's Fluidless Underwriting Program, qualifying clients have the opportunity to bypass the initial paramed exam. This checklist will help you determine if your applicant is eligible for the Fluidless Underwriting Program based on the program parameters, qualification and submission requirements.

### Program Parameters:

**Issue Ages:** 30-65

**Face Amounts:** \$2,000,001 - \$10,000,000

The application is for one of the following fully underwritten products:

- Term Life Answers (10-, 15-, 20- and 30-year)
- Income Advantage IUL
- Life Protection Advantage IUL
- AccumUL Answers

*Please note, all riders are eligible for consideration.*

### Qualification Requirements:

The applicant is the same as the policyowner

The applicant is a U.S. citizen or is a valid Green Card holder

The applicant has had a complete annual or executive physical in the U.S. or U.S. territory:

- Within 18 months for face amounts \$2,000,001 - \$5,000,000
- Within 12 months for face amounts \$5,000,001 - \$10,000,000

The applicant's annual or executive physical consisted of (at minimum):

- Measured height, weight, blood pressure and pulse
- Past medical/surgical history
- Tobacco, alcohol and drug use history
- Family history
- Physical examination

- Age-appropriate blood work including blood sugar, kidney function, liver function and blood lipids (i.e., cholesterol, HDL, LDL)
- For ages 61-65 with face amount \$5,000,001 to \$10,000,000: An ECG within the past 12 months

The applicant does not have medical conditions that require a flat extra

### Submission Requirements:

A cover letter has been included clearly indicating that you are requesting that your applicant be considered for the Fluidless Underwriting Program

The application Part 2 has been completed

**Please note:** The application can be submitted via any of Mutual of Omaha's application processes, as long as Part 2 is completed

Paramed exams, labs and medical records have not been producer/home office ordered unless directed by the underwriter

I understand that some conditions (e.g., Type 1 diabetes, chronic kidney or liver disease, history of drug and/or alcohol abuse) may require more recent lab testing. The underwriter may order at their discretion

I understand the underwriter has the discretion to move the application to a fully underwritten process and require a paramed exam with blood and urine. If Part 2 has already been submitted, the underwriter will only order physical measurements and lab testing



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