



## > Accelerated Underwriting

FOR TERM LIFE ANSWERS SPEED eTICKET (DROP TICKET)

Get faster decisions for your Standard, Preferred and Preferred Plus clients on Term Life Answers® Speed eTickets (drop tickets). NO paramed exam. The process is easy. Simply submit a drop ticket, use voice signature – we take care of the rest. We'll provide an underwriting decision in 48-72 hours!

### FAST, SIMPLE STEPS

- > Complete the Speed eTicket (drop ticket) and have the client voice sign. Do not schedule a paramed appointment.
- > ExamOne will contact the client. Their interview team will complete Part 2 questions and get a voice 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 Parts 1 and 2, our Accelerated Underwriting team will evaluate the application, MVR, MIB, Prescription History and Risk Classifier 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 application will continue on to our full, traditional underwriting process.

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

- If the client does not wish to complete the Part 2 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 Part 2

#### ExamOne Call Center

1-844-486-8652

#### 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 p.m. (CST)

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## Qualification Requirements

- Issue Ages: 18-55
- Face Amounts: \$100,000 - \$1,000,000
- Products Available: Term Life Answers (10-, 15-, 20- and 30- year)
- Applications: Speed eTicket (Drop Ticket)

- 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
- 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

- |  |  |   |  |
|--|--|---|--|
| <ul style="list-style-type: none"> <li>• Alcohol Abuse and/or treatment</li> <li>• Atrial Fibrillation</li> <li>• Barrett's Esophagus</li> <li>• Bipolar Disorder</li> <li>• Cancer (Except Basal Cell and Squamous Cell Carcinoma)</li> </ul> | <ul style="list-style-type: none"> <li>• Chronic Obstructive Pulmonary Disease</li> <li>• Crohn's Disease</li> <li>• Diabetes</li> <li>• Drug Abuse and/or Treatment</li> <li>• Epilepsy/Seizure</li> <li>• Gastric Bypass/Lap Band</li> </ul> | <ul style="list-style-type: none"> <li>• Heart Disease or Surgery: All Types</li> <li>• Hepatitis</li> <li>• Kidney Disease</li> <li>• Lupus</li> <li>• Melanoma</li> <li>• Multiple Sclerosis</li> </ul> | <ul style="list-style-type: none"> <li>• Parkinson's Disease</li> <li>• Peripheral Arterial Disease</li> <li>• Peripheral Vascular Disease</li> <li>• Rheumatoid Arthritis</li> <li>• Sleep Apnea</li> <li>• Stroke/TIA</li> <li>• Ulcerative Colitis</li> </ul> |
|--|--|---|--|

**NOTE:** Other Medical History may require full traditional underwriting.