

# Fluidless Underwriting Program

Designed for Fully Underwritten Life Insurance Applications

None of us like needles or having labs drawn, but a new life insurance policy often requires them. Until now. With Mutual of Omaha's new Fluidless Underwriting Program, clients can now bypass the initial paramed exam for face amounts between \$2,000,001 and \$10,000,000. That means no extra labs or jabs for them to get the same great life insurance coverage they expect from us.

## This Special Program Applies to:

- Life insurance applicants ages 30-65
- U.S. citizens or valid Green Card holders
- Applicants who have 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
- Applications for: Term Life Answers, AccumUL Answers, Income Advantage IUL and Life Protection Advantage IUL. All riders are eligible under this program



**Fewer requirements to help your larger cases get a jumpstart on their application processing.**

## Further Details:

- Please refer to the Fluidless Underwriting Program checklist for a full listing of program and submission requirements to be considered for this program
- You **MUST** clearly indicate on the application cover letter that you are requesting that your applicant be considered for the Fluidless Underwriting Program
- Medical conditions that require a flat extra are ineligible
- Application Part 2 **must** be completed
- 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
- Applicants may still be eligible for Fit credits for face amounts up to \$5 million

Put our new Fluidless Underwriting Program to work for your clients!



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