

**UNITED OF OMAHA LIFE INSURANCE COMPANY
COMPANION LIFE INSURANCE COMPANY**

MUTUAL of OMAHA AFFILIATES



Mutual of Omaha

When it comes to underwriting, we follow a responsibly aggressive approach and look closely at controlled impairments. Here's an example for the record:

**Underwriting Fit Success Story:
Obstructive Sleep Apnea (OSA)**

- 65-year-old male
- Applying for \$1,500,000 of Universal Life
- Has moderate OSA, diagnosed 2 years ago
- Uses CPAP nightly
- Recent post treatment sleep study shows an AHI of 31
- Initial workup Table 2
- Received Fit credits for:
 - Negative cardiac testing
 - Preferred driving record
 - Lifetime nonsmoker
 - Income > \$100,000
 - Controlled blood pressure



Our offer: Standard

As always, we encourage you to consult with your medical professional. For more information, call 1-800-775-7786.



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