

Underwriting Case Studies

Renal Artery Infarction & Diabetes

- 60-year-old male
- Diabetes w/ A1c 6.2
- Normal Kidney function
- Applying for \$1.5 Million 20 year Term
- Approved Table B
- Annual Premium \$16,309

Senior Citizen - Various Impairments

- 78-year-old male
- Senior Citizen with a number of “dings”
- Chronic Obstructive Pulmonary Disease (COPD)
- Atrial Fibrillation, Pulmonary Hypertension
- Abnormal Echocardiogram
- Applying for \$750,000 IUL (solve to age 105)
- Approved Table B
- Annual Premium \$60,461

Enlarged Heart

- 53-year-old male
- Right Bundle Branch Block (RBBB)
- Lone Atrial Fibrillation incident
- Avid Marathoner
- Applying for \$2 Million GUL
- Approved Standard Non-Smoker
- Annual Premium \$30,350