

# Underwriting Case Studies

## Blood Pressure & Renal Insufficiency

- 39-year-old male
- Elevated Blood Pressure (180/110; 140/100; 134/80), Renal Insufficiency
- Spilling Protein & Abnormal Liver Function Tests
- Applying for \$2 Million IUL
- Approved Standard Non-Smoker
- Annual Premium \$60,000

## Abnormal Liver Function Tests

- 35-year-old male
- 6'3", 315 lbs.
- Abnormal Liver Function Tests
- Alcohol Abuse caused injury while celebrating 4 years ago
- Abnormal Micro Albumin/Creatinine Ratio
- Applying for \$2.5 Million Term
- Approved Table C Non-Smoker
- Annual Premium \$5,165

## Depression & Obsessive Compulsive Disorder (OCD)

- 52-year-old male
- Taking multiple medications for Depression and OCD
- 6', 260 lbs.
- Father died at age 42 due to Heart Attack
- Applying for \$10 Million Term
- Approved Standard Non-Smoker
- Annual Premium \$23,957