

Underwriting Case Studies

Various Impairments

- 51-year-old male
- 6 ft 1 inch, 312 pounds
- Normal blood pressure, borderline Diabetic A1C
- Travels to China 12 weeks per year
- Mother died at age 49 due to Breast Cancer
- Most offered were at Table C to D
- Approved for \$3 Million IUL
- Standard Non-Smoker
- Annual Premium \$42,000

Foreign Travel

- 49-year-old male
- Has a HB-1 Visa from Mexico
- Healthy business owner. Many companies would not offer or only offer Permanent products
- Approved for \$5 Million Term
- Preferred Non-Smoker
- Annual Premium of \$8,664

Alcohol Abuse

- 60-year-old male
- Past excessive alcohol usage
- Prescribed & used Naltrexone for a brief period, 5 years ago
- Alcohol usage has been normal for the past few years with no Doctor's notes
- No Driving violations and perfect labs
- Most carriers offered Decline to Table D with two at Table B
- Approved for \$15 Million Term
- Standard Non-Smoker
- Annual premium \$63,093