

# Underwriting Case Studies

## Arthritis

- 57-year-old male
- Arthritis (Ankylosing Spondylitis) with good mobility since age 25 and Temporal Focal Epilepsy
- Diagnosed 10 years ago without Seizures
- Applying for \$3 Million Term
- Approved Standard Non-Smoker
- Annual Premium \$7,164

## Coronary Artery Bypass

- 70-year-old male
- 6 ft. 250 lbs.
- Grafting 4 Arteries, 6 months ago
- Subsequent normal Stress test, well controlled risk factors with meds
- Applying for \$3 Million GUL
- Approved Standard Non-Smoker
- Annual Premium \$19,159

## Heart Defect

- 46-year-old male
- Tetralogy of Fallot, stable condition
- Applying for \$5 Million Term
- Approved Table 3
- Annual Premium \$10,545