

Underwriting Case Studies

Pakistani Nationals with US Green Cards

- 35-year-old male and 37-year-old spouse
- Healthy male doctor and spouse travel every other year to visit their home in Pakistan. Most carriers decline due to the country where they are traveling. They have no intent to move back to Pakistan
- Applying for \$5 Million, 30 year term each
- Offered Preferred Plus Non-Smoker
- Annual Premium \$7,270

Incomplete RBBB (Right Bundle Branch Block)

- 70-year-old male
- Diagnosed 20 years ago and is stable with a normal axis
- Applying for \$1 Million GUL
- Offered Preferred Plus Non-Smoker
- Annual Premium \$30,638

History of Anemia, Shortness of Breath, Migraines, Hepatitis B, Pulmonary Nodule, Chronic Depression, and Controlled Blood Pressure

- 73-year-old male
- Applying for \$6 Million UL
- Offered Preferred Non-Smoker
- Annual Premium \$285,144