

Underwriting Case Studies

Abnormal EKG, Abnormal Echo, Malignant Hypertension

- 76-year-old male
- Initially all companies declined to offer. Ultimately, three companies chose to offer
- Applying for \$5 Million Term
- Bidding started with an offering at Table B for \$396,230
- A 2nd and 3rd offer was secured with the best Table B offer for \$204,064

Charitable Giving

- 36-year-old male
- Applying for \$400,000 GUL
- 4 pay plan
- Amount financially justified by yearly gifts of \$10,000+ per annum applying a 20x multiple plus 50 hours per year of time given at \$200 hour applying a 20x multiple
- Approved Preferred Plus Non-Smoker
- Annual Premium \$11,486

Various Impairments

- 56-year-old male
- Gout, Lyme disease history with positive titers, kidney stone, Familial Mediterranean Fever, suspected PVC's with normal stress echo
- Applying for \$1 Million UL
- Offered Standard Non-Smoker
- Annual Premium \$15,817