

Underwriting Case Studies

Various Impairments

- 58-year-old male
- Hypertension, gout, dyslipidemia, and HgA1C at 6.5 with sleep apnea
- Approved for \$2.5 Million 20 year Term
- Standard Plus Non-Smoker
- Annual Premium \$15,935

Heart Disease

- 58-year-old male
- Single vessel heart disease, no heart attack, sick sinus syndrome with no pacemaker, left ventricular function greater than 50%, negative treadmill stress test last year, no history of arrhythmia, mini stroke (TIA) 6 years ago, heart murmur
- Approved for \$3 Million Term
- Table F Non-Smoker
- Annual Premium of \$42,461

Former Cocaine User

- 70-year-old male
- Former smoker who used cocaine 4 years ago and went to rehab, has had asthma for many years, and smokes marijuana 2x a month
- Approved for \$1 Million UL
- Standard Non-Smoker plus flat rate extra of \$7.50/1000 for 3 years
- Annual Premium of \$32,591