

Underwriting Case Studies

Hepatitis C

- 72-year-old female
- Hepatitis C went thru the “cure”
- Currently normal liver function tests and no viral load
- Applying for \$1 Million GUL
- Approved Preferred Non-Smoker
- Annual Premium \$29,000

Atrial Fibrillation (AFib)

- 69-year-old female
- 2 AFib incidences over 5 years ago
- No meds and no incidents since
- Applying for \$1.5 Million Term
- Approved Preferred Non-Smoker
- Annual Premium \$11,950

Foreign National

- 44-year-old male
- Syrian National with a protective visa, but not a permanent visa
- Partner in a business and a home owner in the US since 2012
- Applying for \$1 Million IUL
- Approved Preferred Plus Non-Smoker
- Annual Premium \$6,800