

Underwriting Case Studies

Gastric Bypass Surgery 2 Years Ago

- 68-year-old female
- 5'3", was 233 lbs., now 144 lbs. with no complications
- Applying for \$1 Million Term
- Approved Preferred Plus Non-Smoker
- Annual Premium \$5,369

Coronary Artery Bypass

- 67-year-old male
- Coronary Arterial Bypass Graft X3 with a good EF and Stable Thrombocytopenia
- Using available credits and Table Shaving
- Applying for \$1 Million Term
- Approved Standard Non-Smoker
- Annual Premium \$14,097

Non-Hodgkin's Lymphoma

- 57-year-old male
- Surgery completed 6 years ago
- Treated with Chemotherapy
- Applying for \$3 Million Term
- Approved Table B
- Annual Premium \$22,887