

# Underwriting Case Studies

## Foreign National Resident

- 70-year-old male
- High Net Worth
- Expatriate retired in Oman
- Approved for \$3 Million GUL
- Preferred Plus Non-Smoker
- Annual Premium \$54,360

## Attention Deficit Disorder

- 52-year-old male
- Stable and high functioning with medication
- Approved for \$5 Million Term
- Preferred Plus Non-Smoker
- Annual Premium of \$9,592

## Post-Traumatic Stress Disorder (PTSD) and Restless Leg Syndrome (RLS)

- 33-year-old male
- The PTSD is considered mild, sees Psychologist regularly
- No hospitalizations
- Client on Gabapentin for Sleep issues and RLS
- Approved for \$3 Million Term
- Preferred Plus Non-Smoker
- Annual Premium of \$3,485