

Underwriting Case Studies

Deep Vein Thrombosis (DVT)

- 77-year-old male
- Diagnosed in 2004
- Taking Coumadin since 2014
- Gout, Mild Chronic Obstructive Pulmonary Disease (COPD)
- Coronary Artery and Aorta Calcifications
- History of Atrial Fibrillation
- Applying for \$1 Million IUL
- Approved Table 2
- Annual Premium \$63,000 (12 pay)

Various Impairments

- 65-year-old female
- Parotidectomy, Depression, Migraines
- Breast Calcifications, Atypical Ductal Hyperplasia
- Applying for \$2 Million UL
- Approved Standard Non-Smoker
- Annual Premium \$43,716

Abnormal Electrocardiogram (EKG)

- 65-year-old male
- Abnormal EKG with Right Bundle Branch Block (RBBB)
- Major fall with multiple fractures
- Applying for \$10 Million UL
- Approved Standard Non-Smoker
- Annual Premium \$256,060