

# Underwriting Case Studies

## Diabetes and Build #1

- 54-year-old male
- 6'1", 276 lbs.
- Poor family mortality
- Daily cigar smoker and questionable alcohol abuse
- Normal nuclear stress test for palpitations
- Applying for \$1 Million Current Assumption UL
- Approved Standard Non-Smoker
- Annual Premium \$14,921

## Diabetes and Build #2

- 58-year-old female
- 5'6", 210 lbs.
- a1c 6.5, no retinopathy or neuropathy
- Applying for \$5 Million GUL
- Approved Standard Plus Non-Smoker
- Annual Premium \$72,652

## Hodgkin Lymphoma

- 39-year-old male
- Diagnosed 14 years ago, Stage 3
- Treated with chemotherapy, no symptoms since
- Applying for \$5 Million Term and \$5 Million GUL
- Approved Table B for Term and Standard for UL
- Annual Premium \$46,156