

Underwriting Case Studies

Foreign National / Foreign National Resident

- 45-year-old female
- Healthy
- Lives in China, has U.S. visitor's Visa
- Approved for \$10 Million IUL, Preferred Plus Non-Smoker
- Annual Premium \$185,000

Colitis

- 57-year-old female
- Had Colitis flare up 10 months ago
- Using Non-Steroidal medicines to assist in controlling her Colitis and has had a recent Colonoscopy
- Approved for \$1 Million UL, Preferred Non-Smoker
- Annual Premium \$10,000

Various Impairments

- 76-year-old male
- Memory Issues, Prostate Cancer under active surveillance, history of ascending Aorta Dilation and Prolactinoma
- Approved for \$1 Million GUL, Table C Non-Smoker
- Annual Premium \$95,000