

Underwriting Case Studies

Frequent Headaches

- 64-year-old male
- Stable, frequent Headaches with no loss of work
- Approved for \$5 Million Term, Preferred Plus Non-Smoker
- Annual Premium \$26,340

Various Impairments

- 58-year-old male
- Irregular Heart Rhythm, Thyroid Nodule (benign), BPH, History of Elevated Lipids, Echocardiogram (Echo) normal
- Approved for \$5 Million UL, Preferred Plus Non-Smoker
- Annual Premium \$70,306

Poor Lipids

- 51-year-old male
- Examined in July and issued a Standard Plus Non-Smoker due to poor Lipids and Triglycerides. The policy was put in force in mid-August
- Client had his labs redone later in August (after diet control) with his own physician. The labs were well within the normal range. The policy was sent back and the Carrier to reissue as a Preferred Plus Non-Smoker
- Approved for \$2 Million Term, Preferred Plus Non-Smoker
- Annual Premium \$8,865