

# Underwriting Case Studies

## Citizen and Resident of China

- 52-year-old male
- Good health, owns \$5 Million condo in NYC
- Needs \$2 Million to cover U.S. Federal Estate Tax
- Offered Standard Plus Non-Smoker
- Annual Premium \$26,600

## Diabetes

- 77-year-old male
- Diabetes, well controlled
- Coronary Artery Disease with stent implanted 15 years ago to a feeder artery and high blood pressure (controlled)
- Applying for \$300,000 GUL
- Offered Standard Non-Smoker
- Annual Premium \$22,180

## Alcoholism and Substance Abuse

- 55-year-old male
- 3 DUI's 1999-2002, lost license for 10 years
- AA for 5 years with abstinence, no significant anxiety or depression
- Applying for \$5 Million Term
- Offered Table 2
- Annual Premium \$27,280