

Underwriting Case Studies

Build

- 53-year-old male
- Build 5'9", 319 lbs.
- Just started using C-Pap Machine for Sleep Apnea
- The case had multiple rejections for build
- Applying for \$5 Million Term
- Approved Table F
- Annual Premium \$29,550

ADHD

- 45-year-old male
- On Vyvanse medication
- Applying for \$10 Million Term
- Approved Preferred Non-Smoker
- Annual Premium \$13,685

Multiple Impairments

- 64-year-old male
- Abnormal EKG
- Moderately elevated ProBNP and calcium scores
- Diagnostic testing good
- Applying for \$2.5 Million Term
- Approved Standard Non-Smoker
- Annual Premium \$38,580