

Underwriting Case Studies

Diabetes

- 76-year-old female
- Diagnosed with Type 2 Diabetes 10 years ago
- Using oral medicine
- Normal build and cholesterol with meds. A1 C runs 8.0
- Applying for \$2 Million IUL
- Approved Preferred Non-Smoker
- Annual Premium \$83,433

Various Impairments

- 46-year-old male
- 5 ft. 6 inches 225 lbs.
- Right Ventricular Hypertrophy with controlled Diabetes
- Smokes one-pack per day
- Applying for \$1 Million UL
- Approved Standard Smoker
- Annual Premium \$19,159

Prostate Cancer

- 73-year-old male
- Diagnosed 5 years ago treated by Proton beams
- PSA is now 0.4
- Nuclear stress test performed 3 years ago shows mild Aortic Insufficiency and mild Mitral Insufficiency
- Applying for \$5 Million Term
- Approved Standard Non-Smoker
- Annual Premium \$105,375