

Underwriting Case Studies

Factor V Leiden (Genetic Disorder of Blood Clotting)

- 36-year-old male
- Doctor has no concerns, this has been stable for 7 years.
- Numerous carriers offering at Standard Non-Smoker
- Applying for \$1 Million GUL
- Approved Preferred Plus Non-Smoker
- Annual Premium \$4,817

Asthma and Depression

- 50-year-old male
- Negative stress test, good control
- Applying for \$10 Million GUL
- Approved Preferred Non-Smoker
- Annual Premium \$22,485

Multiple Sclerosis

- 45-year-old male
- Diagnosed in 2013, taking Copaxone with no worsening
- Stable symptoms for 2 years
- Applying for \$2 Million GUL
- Approved Standard Non-Smoker
- Annual Premium \$19,849