

Underwriting Case Studies

Foreign National w/ SS Number

- 40-year-old male
- Undocumented worker in USA for 12 years
- Working towards getting a green card
- Applying for \$1 Million UL
- Approved Preferred Best Non-Smoker
- Annual Premium \$8,000

Sinus Bradycardia (Resting heart beat of <60bpm)

- 60-year-old male
- Asthma since childhood
- Applying for \$3 Million Term
- Approved Preferred Plus
- Annual Premium \$7,900

Prostate Cancer

- 59-year-old male
- Diagnosed 8 years ago with Prostate Cancer
- Mild Obstructive Sleep Apnea
- Brain MRI indicated mild white matter changes
- Applying for \$6 Million Term
- Approved Table B
- Annual Premium \$43,580