

# Underwriting Case Studies

## Left Bundle Branch Block (LBBB)

- 50-year-old male
- LBBB, sinus bradycardia, no cardiac symptoms, normal perfusion study
- Approved for \$5 Million Term
- Offered Standard Non-Smoker
- Annual Premium \$13,029

## Various Impairments

- 61-year-old male
- Rheumatoid arthritis, chronic polyarthritis, mild sleep apnea (no CPAP used)
- Temporal lobe epilepsy with seizures, brain concussion 5 years ago, stable kidney and pancreatic cysts
- Recent lumbar surgery, multiple joint surgeries
- Approved for \$1.5 Million 10 Year Term
- Offered Table 5
- Annual Premium of \$10,950

## Elevated Test Results

- 46-year-old male
- Elevated calcium scores (565), elevated lipids, elevated blood sugar and hemoglobin A1c
- Approved for \$5 Million Term
- Offered Table B
- Annual Premium of \$9,060