

Underwriting Case Studies

Cholesterol

- 68-year-old female
- Very low Cholesterol at 112 HDL at 28, very low BMI
- Maintains a low Cholesterol diet
- Exercises regularly and has stable weight with no recent weight loss, in good health
- Initially, there were a number of Standard offers, and mildly Rated offers
- Approved for \$3.5 Million GUL
- Offered Preferred Non-Smoker
- Annual Premium \$75,434

HIV Positive

- 58-year-old male
- HIV diagnosed 15 years ago, normal build, stress test normal, urine tests were OK, kidney functions were somewhat abnormal, with normal liver function tests
- Stable HIV tests for past 7 years
- Approved for \$1 Million UL
- Offered Table 8
- Annual Premium \$32,500

Various Impairments

- 58-year-old male
- History of moderately severe obstructive Sleep Apnea and CAD (Coronary Artery Disease) with no blockages, and no catheterization
- Various Skin Cancers and Mohs surgery. Multiple Orthopedic issues
- Approved for \$5 Million Term
- Offered Standard Non-Smoker
- Annual Premium \$31,885