

Underwriting Case Studies

Deep Vein Thrombosis (DVT)

- 46-year-old male
- 5 ft 6 inches, 200 lbs.
- Last symptoms 6 months ago
- Approved \$2 Million UL
- Offered Standard Non-Smoker
- Annual Premium \$21,002

Various Impairments

- 63-year-old male
- Drinks 14 glasses of wine per week
- Treated for Liver and Kidney cysts, Anxiety, Dilated Ascending Aorta, and Diverticulitis
- Approved \$5 Million Single Pay GUL
- Offered Preferred Plus Non-Smoker
- Single Premium \$1.64 Million

Chest Pain

- 55-year-old male
- 9 years ago hospitalized with chest pain
- Had a normal Cardiac Catheterization
- No significant Coronary Artery Disease (CAD), slightly abnormal calcium score
- Approved \$3.5 Million GUL
- Offered Standard Non-Smoker
- Annual Premium \$51,003