

Underwriting Case Studies

Polycythemia Vera (rare chronic blood cancer)

- 64-year-old female
- Well-controlled
- Periodic Phlebotomy, no complications or Thrombosis
- HCT is 42% every month/two months complete blood count
- Approved \$1 Million UL
- Offered Table 2
- Annual Premium \$17,741

Disabled Due To Back Pain And Diabetes

- 62-year-old-male
- Takes Gabapentin, Alprazolam, Tizanidine, Glipizide, Atorvastatin and Metformin
- Approved \$1.5 Million Term
- Offered Table 2
- Annual Premium \$27,430

Pre-Diabetic

- 60-year-old-male
- Calcium levels minimally elevated
- Hypertriglyceridemia, no Statin use
- Recent polyps
- Approved \$5 Million Term
- Offered Preferred Non-Smoker
- Annual Premium \$26,385