

Underwriting Case Studies

Hemochromatosis (Iron Overload)

- 48-year-old-male
- Hemochromatosis with monthly phlebotomies to remove excess iron from his blood
- Approved \$5 Million Term
- Offered Standard Non-Smoker
- Annual Premium \$12,380

Type 1 Diabetes

- 56-year-old-male
- Diabetes diagnosed 5 years ago
- Blood sugar 98, A1C 6.8
- Normal kidney functions
- Approved \$2 Million Term
- Offered Table 2
- Annual Premium \$9,360

Various Heart Impairments

- 62-year-old-male
- Mild aortic root elevations, mild mitral regurgitation, and mild tricuspid regurgitation
- Left ventricular ejection fraction (LVEF) 70%, normal left wall motion
- Trace to pulmonic regurgitation
- Approved \$2.5 Million UL with \$730,000 1035 exchange from a major mutual carrier
- Offered Standard Non-Smoker
- Target Commissionable Premium \$112,600