

Underwriting Case Studies

Family History of Heart Attack

- 51-year-old-male
- 5 feet, 11 inches
- Father died at age 50 due to a Heart Attack
- Client's Cholesterol is 240/5.5 and Blood Pressure 140/88
- Most companies would not offer at Preferred rating
- Approved \$5 Million Term
- Offered Preferred Non-Smoker
- Annual Premium \$10,196

Coronary Artery Disease

- 65-year-old-male
- Single Vessel Coronary Artery Disease with a Bypass Graft 2 years ago
- The client secured an IUL with a guarantee to age 90
- Approved \$1 Million IUL
- Offered Standard Non-Smoker
- Annual Premium \$21,951, Target Premium \$31,313 with rolling target

Various Impairments

- 64-year-old-female
- Elevated Liver Function Test, marginally low White Blood Cells Count, Osteopenia and Leukopenia
- 6 carriers offered Standard, one offered Preferred Non-Smoker and two others offered Preferred Plus Non-Smoker rates
- The best offer allowed the agent to secure a competitive GUL policy dialing down the guarantee to age 100
- Approved \$25 Million GUL
- Offered Preferred Plus Non-Smoker
- Annual Premium \$37,142