

Underwriting Case Studies

Various Impairments

- 62-year-old-male
- Coronary calcium score 1697, pulmonary nodule
- Stress test, left ventricular ejection fraction 70%, trivial mitral regurgitation, tricuspid aortic valve, and mild sclerosis
- Trial tricuspid regurgitation and mild valvular heart disease, calcium score unchanged from prior year. Case was evaluated as a result of a formal application offering Table 4. All quick quotes responses were declines
- Approved \$3 Million Term
- Offered Standard Non-Smoker
- Annual Premium \$19,672

Takotsubo Cardiomyopathy (Broken-Heart Syndrome)

- 45-year-old-female
- Clients suffered sudden loss of sister. She had atypical chest pains and was admitted to the hospital 2½ years ago
- Had complete medical and cardio workups. including a full range of diagnostic testing—al came back with normal results
- Well-controlled migraines and her “situational anxiety” has passed
- Approved \$1 Million IUL
- Offered Preferred Plus Non-Smoker
- Annual Premium \$11,160

HHT (Hereditary Hemorrhagic Telangiectasia)

- 49-year-old-male
- Was diagnosed in his late 20's early 30's
- Only complications have been frequent nose bleeds and occasional gastrointestinal (GI) bleeds. Nose bleeds stop with pressure over time
- GI bleeds have been scoped with endoscopy, cauterized & controlled
- Approved \$5 Million Term
- Offered Table 2
- Annual Premium \$21,510

Let us know how we can help you with your next case. Call us today!