

Underwriting Case Studies

Bankruptcy

- 54-year-old-male
- 6'1", 240 lbs.
- Filed bankruptcy in 2019
- Chapter 11 closed and confirmed 3 months ago, but not yet dismissed
- Most carriers declined to offer until substantial time has passed from dismissal
- Approved \$1 Million Term Life
- Offered Preferred Non-Smoker
- Annual Premium \$2,785

Drug Usage

- 35-year-old-female
- Former user IV drugs, marijuana, heroin, oxycotin, xanax, crack cocaine and ecstasy
- Recovering since 12/2011. IV drug use-heroin in recovery for one year
- Last used Opiates, Methamphetamine and Cannabis 10+ years ago
- Member of Narcotics Anonymous for 2 years and attends weekly
- Has never been arrested or charged with possession, use or sale or distribution of illegal substances
- Approved \$2 Million IUL
- Offered Table 2
- Annual Premium \$12,000

Obesity and Diabetes

- 60-year-old-female
- 5'5", 300 lbs.
- Diabetes Type 2 diagnosed 5 years ago
- A1c level is 8
- Approved \$500,000 UL
- Offered Table 3
- Annual Premium \$15,117

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