**Email Content**

In a recent case, a 48-year-old female was seeking $15M in IUL coverage. All was well until we were informed that the carrier could not financially justify the request coverage. Upon receiving this news, we worked to re-package the financial underwriting of the case, turning it into a win. Read on to see how we made it happen!

Situation

* A 48-year-old female was seeking $15MM of IUL coverage.
* Upon initial review of the case, the underwriter was unable to justify the amount of coverage applied for.

Solution

* We created a “to do list” for the insured, which included:
* Preparing a detailed cover letter
* Submitting two years of tax returns
* Updating the carrier’s financial supplement
* After receiving the updated documentation mentioned above, the carrier was able to approve the case based on the following:
* Cover letter verifying the sale of the insured’s business and liquidity event creating the capital required to pay the ongoing premiums.
* The tax returns showing the significant annual income the insured’s business was providing, supporting the indicated sale price of the business.
* The corrected financial supplement
* This updated financial package ultimately the carrier to understand the need for the full $15MM and place $328,200 in target premium.