**Blog Post Content**

A holistic approach to underwriting made all the difference on this case. Read on to see how we ultimately secured a win through reinsurance negotiation, improving the underwriting offer from Standard to Best Class and placing the case for $185,838 in target premium.

Case at a Glance

Underwriting Challenge: Coronary Artery Disease History

Product Type: Indexed UL Accumulator

Face Amount: $5,000,000

Target Premium: $185,838

Situation

* A 55-year-old male was seeking to exit a premium financed Whole Life strategy
* The proposed insured wanted to move away from a fixed product into a solution offering market upside, initially focused on $5MM of VUL.
* Based on his history of mild coronary artery disease indicated by a positive calcium study, the initial response from the carrier was a Standard Non-smoker offer.

Solution

* Further discussions with the Client uncovered more nuance to the product selection process. While he was seeking market exposure, he was concerned about market volatility and possible market losses.
* The advisor, with the assistance of our team, helped the Client understand the inherent value of the Indexed UL value proposition, as well as the uncapped nature of some of the indexing strategies available in today’s market. Once that was in place, the Client was onboard with IUL as the product of choice, leaving the offer as the only sticking point.
* The carrier took another look at the case and uncovered a handful of mitigating factors that made the case for an improved offer, including:
* A negative stress test after the positive calcium study
* Low calculated Coronary Artery Calcium percentile of only 25%
* The balance of the Client’s vascular profile was Best Class
* Upon the carrier’s presentation of the more holistic view of the Client’s condition, their reinsurer agreed to the proposed Best Class offer.
* With the Best Class offer in hand, we secured the win and the case was placed for over $185K of target premium.