**Email 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.

Situation

* A 55-year-old male was seeking to exit a premium financed Whole Life strategy
* 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

* 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.
* Upon the carrier’s presentation of the more holistic view of the Client’s condition, their reinsurer agreed to the proposed Best Class offer.

Drop me a note or give me a call if you want to take a closer look at how we can help you solve complicated cases!