



CASE STUDY

\$2M face with multiple conditions

History of hypertension and hypercholesterolemia

Challenge

Richard (58) had a history of hypertension and high cholesterol, which resulted in quotes with high premiums or outright denials. He managed both conditions with medication and lifestyle changes.

He was looking for \$2 million in face and a 15-year term to get him to retirement. Richard worried he would be seen as high-risk. His advisor and BGA were looking for a quick policy decision and reasonable premium.

Our approach

William Penn Life Insurance Company of New York reviewed his entire background and history, taking a holistic approach to underwriting.

- ✓ Medical history was evaluated with historical context.
- ✓ Blended risk factors instead of stacking them.
- ✓ Relied on existing physician documentation rather than requiring an APS.
- ✓ Gave appropriate weight to the client's active management of his condition.

Outcome	
15-year OPTerm policy	No APS or exam
\$2 million	Preferred Non-Tobacco
15 day decision	\$5,143 annual premium



Characters are not actual Banner Life family of companies clients. Stories created for illustrative purposes only.

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