



CASE STUDY

\$1M face with sleep apnea

Managed condition, no APS required

Challenge

Dominic (55) wanted a \$1 million life insurance policy to support his wife and children. He had sleep apnea but had managed his condition with consistent CPAP therapy and a healthy lifestyle.

The BGA and advisor were worried carriers would overlook Dominic's compliance with his prescribed treatment and trigger an exam, APS, or questionnaire. They were also concerned about Dominic ending up with a Standard or lower rating.

Our approach

Banner Life Insurance Company was able to take Dominic's treatment, compliance, and otherwise clean health history into account.

- ✓ No APS, exam, or additional questionnaire required due to physician records.
- ✓ Class upgraded to Standard Plus due to good health and consistent compliance.
- ✓ \$255 monthly premium, well within client's budget.
- ✓ Advisor secured multiple sleep apnea referrals from client.

Outcome	
\$1 million face	15-year OPTerm policy
No automatic table rating	Better than applied-for
No exam or APS	14-day decision time



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

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