



## UNDERWRITING OUTCOMES – BEFORE & AFTER LEO PENNEY’S INVOLVEMENT

UW DECISION “BEFORE”	CASE DETAILS	UW DECISION “AFTER”
<b>DECLINE</b>	\$2,000,000 Security UL / Manulife Prostate Cancer (stage 2) / 69 year old male / NS Seed implants two years ago, PSA now undetectable.	<b>STANDARD</b> (\$6,485/MONTH)
<b>RATED 250%</b> (\$284/MONTH)	\$500,000 Term-20 / Industrial Alliance Heart Valve & Ulcerative Colitis / 47 year old male / NS Congenital defect replaced in 2002. Echocardiogram normal. Ulcerative colitis treated with surgery 2 years ago. Colon removed.	<b>RATED 175%</b> (\$199/MONTH)
<b>RATED 250%</b> (\$629/MONTH)	\$250,000 UL / Sun Life Hepatitis C / 46 year old male / NS Diagnosed 2001. Treated with interferon. Normal LFT readings since. Biopsy performed last year, no signs of cirrhosis.	<b>RATED 200%</b> (\$503/MONTH)
<b>RATED 125%</b> (\$981/MONTH)	\$1,250,000 UL / Canada Life Height & Weight / 41 year old female / 5’ 7” – 220 lbs. Has personal physician and is very healthy. Works out in gym 3 days a week.	<b>PREFERRED</b> (\$785/MONTH)
<b>RATED 150%</b> (\$161/MONTH)	\$500,000 Term-10 / Sun Life Diabetes / 56 year old female Controlled through medications and diet. A1C stays under 6. Follow ups with her doctor. Normal height & weight. No complications.	<b>STANDARD</b> (\$107/MONTH)
<b>RATED 150%</b> (\$12,623/MONTH)	\$4,000,000 Security UL / Manulife Sleep Apnea / 62 year old male / 5’ 9” – 195 lbs. Controlled by diligent use of C-PAP. Negative echocardiogram.	<b>STANDARD</b> (\$8,415/MONTH)
<b>DECLINE</b>	\$300,000 UL / Sun Life Alcohol Use / 35 year old male / 6’ 1” – 195 lbs. Married with children. White collar occupation. 15 months ago self admitted to a 28-day rehab after DUI. Completed program. Has been alcohol free since. Unremarkable family history.	<b>STANDARD</b> (\$181/MONTH)
<b>DECLINE</b>	\$500,000 UL / Canada Life Kidney Transplant / 49 year old male / NS Had a kidney transplant 3 years ago after kidney trauma cause by a motor vehicle accident. Donor of the kidney was his brother. Postoperative history without complications. Kidney function tests at the high end of normal range.	<b>RATED 250%</b> (\$1,355/MONTH)
<b>RATED 225%</b> (\$3,701/MONTH)	\$2,500,000 UL / Canada Life Seizure Disorder (Epilepsy) / 42 year old female / NS Diagnosed 5 years ago. On medications. Last seizure episode 1.5 years ago. Hasn’t been hospitalized within the last 4 years. No mental deterioration or personality changes.	<b>STANDARD</b> (\$1,644/MONTH)
<b>RATED 200%</b> (\$3,210/MONTH)	\$2,000,000 UL / Transamerica Depression / 45 year old female Treated for depression.	<b>STANDARD</b> (\$1,605/MONTH)