



# Case Study

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## Situation

- 70-year-old male and 67-year-old female looking for \$5MM of estate-planning and \$5MM of charitable giving coverage
- The clients are looking for a product with strong lifetime guarantees along with product flexibility
- Female is a STD risk, but carriers are classifying the male as uninsurable due to documented prostate cancer reoccurrence in one APS. For the case to work, the male insured needs a Table D.

## Solution

- Legacy Secure SL- Estate Liquidity Rider

## Results

- The AIN Member firm advised the Chief Underwriter that a Table D was needed on the male client to place the case. The Underwriter re-reviewed the file and requested a letter from the male client's urologist confirming if the male insured did indeed have recurrent prostate cancer. As anticipated, the office notes from the other attending physician were in error; the only instance of prostate cancer was 10-years prior. As a result, LBL was able to offer a Table D for the remaining medical history
- The unique Estate Liquidity Rider on LBL's Legacy Secure SL offers 90% of all premiums back after year 15 and 100% off all premiums after year 20. This unique flexibility solidified the case.
- \$210,000 of target premium placed with LBL