## **Situation**

- 78-year-old male looking for \$4M of guaranteed coverage to age 120
- The insured was receiving declines due to office notes indicating Congestive Heart Failure.

## **Solution**

- Kelly Townsend, Chief Individual Life Underwriter
- Mutual of Omaha Guaranteed Universal Life Complete

## Results

- Kelly Stone reviewed this case via a trial submission. Instead of declining the case like everyone else, she offered a Table C subject to details on the notes of Congestive Heart Failure (CHF).
- Because Kelly properly communicated the offer, the Member Firm requested a letter from the doctor requesting details on the CHF. The MD letter confirmed the CHF notes were in error and the insured's actual medical history was only for CAD.
- The properly communicated trial offer resulted in \$403,000 of Target Premium with MOO.