



Risk Differentiation Underwriting Case Results

Average Face Amount
\$8.75 Million



Average Target Premium
\$115 Thousand

Face Amt	Health Issues*	Gender/Age	Pre-RDU Result	RDU Result	RDU Premium	Savings
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\$31M	Liver Functions	Male 53	Table 3	Preferred NS	\$802K	\$290K
\$12M	Melanoma; Depression	Female 67	Table B + Flat Extra	Preferred NS	\$307K	\$119K
\$10.9M	MI; PTCA; CABG; CKD	Male 75	Table 8	Table 4	\$209K	\$133K
\$9M	CVID; Melanoma; Major Depression; COPD	Male 75	Decline	Table 1	\$308K	Case Saved
\$5M	Abnormal Stress Test	Male 65	Table 4	Select Preferred	\$85K	\$52K
\$5M	Cardiomyopathy; COPD; OSA	Male 49	Table 6	Standard NS	\$69K	\$47K
\$2.36M	TIA; NIDDM	Female 70	Decline	Preferred NS	\$95K	Case Saved