

## **ANSWER KEY**

**CASE 1 - CLIENT QUALIFIED FOR 2 IMMEDIATE DEATH, SIMPLIFIED ISSUE CASES. STACKED TWO DIFFERENT COMPANIES WITH MAX FACES OF 50K TO EQUAL THE 100K DESIRED FACE AMOUNT.**

**CASE 2 – CLIENT QUALIFIED FOR FULLY UNDERWRITTEN ON STANDARD NON SMOKER TABLE 2 RATES. COMPANY “A” IS FAVORABLE TO DRIVING RECORDS.**

**CASE 3 – DUE TO EARLY DIAGNOSIS AND GOOD A1C, WITH AVERAGE CONTROL, CLIENT WAS ISSUED A TABLE 8 RATING.**

**CASE 4 – DUE TO CARRIER’S TABLE SHAVE PROGRAM, CLIENT WAS TABLE 3, BUT ISSUED STANDARD DUE TO TABLE SHAVE GUIDELINES.**

**CASE 5 – ISSUED STANDARD NON TOBACCO**