When it comes to underwriting, we follow a responsibly aggressive approach and look closely at controlled impairments. Here’s an example for the record:

**Fit Underwriting Success Story:**

**Chronic Obstructive Pulmonary Disease (COPD)**

- 55-year-old male
- Applying for $750,000 of Term Life
- Has COPD, diagnosed 4 years ago
- Nontobacco user for the past 5 years
- Treated and compliant with low dose of bronchodilators
- Pulmonary Function Test shows FEV1 at 73%
- Initial work-up Table 2
- Received Fit credits for:
  - Cholesterol/HDL ratio < 5.0
  - Net worth > $1,000,000
  - Favorable family history
  - Regular preventive care
  - Preferred driving record

**Our offer: Standard**

As always, you can talk directly to our underwriters and medical directors: 800-775-7896