

Do **MEDICAL IMPAIRMENTS** for *Life Insurance* Make Your Head Spin?

Breast Cancer with Negative Receptors

Hepatitis C with Bridging Fibrosis

Sleep Apnea with Bi-Pap

Bicuspid Aortic Valve

EBCT Score in the 95th Percentile

Body Mass Index of 40

Elevated GGT, SGOT and SGPT

Lowered Ejection Fraction

Remitting Relapsing MS

Hypertrophic Cardiomyopathy

Lacunar Strokes

Protein to Creatinine Ratio

Regurgitation of the Tricuspid Valve

Stress Imaging Study with Apical Defects

Episodes of DVT

Enlarged Aortic Root



Helping Brokers Since 1981

You've heard of the health impairments above from your clients and underwriters. Don't know what they mean?

That's okay, we do!

From impaired risk clients, to low-cost term, to jumbo sized cases, we have the experience to help you find the right company for your client.



EUGENE COHEN INSURANCE AGENCY, INC.

Life - Disability - Long Term Care - Annuities

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Skokie, IL 60077

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Please ask for an Impaired Risk Life Marketer
www.CohenAgency.com

NOTE: All conditions, scenarios, and medical impairments may not be considered insurable by the insurance companies. Only the insurance company can accept or deny an application after a formal underwriting process. Informal inquiries and trial applications do not guarantee coverage or rate classes. FOR AGENT USE ONLY • NOT FOR CONSUMER DISTRIBUTION