

## A Focus on Super Sherlock

This case study demonstrates how using Lincoln Benefit Life's Super Sherlock underwriting program can help improve an underwriting decision from Standard to Preferred.

- 45-year-old male
- Applied for \$1.5M UL policy
- No tobacco use
- Hemoglobin A1c elevated at 6.2 percent
- Ideal build and blood pressure



**OFFER: PREFERRED NONSMOKER**

### How We Did It

In addition to ideal build and blood pressure, medical records confirmed no prior history of diabetes or abnormal blood sugar findings and no history of urine protein. In addition, the customer has maintained very favorable cholesterol levels over the past two years and engages in regular aerobic exercise.

Ordinarily, the best rating available would be Standard Nonsmoker. However, this customer now qualifies for Preferred Nonsmoker, thanks to Super Sherlock and positive factors uncovered during the underwriting process.

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Competitive underwriting requires a keen eye and an open mind. And that's exactly what you'll find at LBL. Give us a chance to earn your business. Contact the underwriting team today!

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This case study presents our handling of this particular underwriting situation. Underwriting decisions take into account a wide range of information and may vary based on the specifics of each case.

This individual benefited from LBL's proprietary Super Sherlock underwriting program. To find out more about this program, contact the home office or your marketing organization.

Fixed universal life insurance policies are issued by Lincoln Benefit Life Company, Lincoln, NE, a wholly owned subsidiary of Allstate Life Insurance Company, Northbrook, IL.

Not FDIC, NCUA/ NCUSIF insured	Not insured by any federal government agency	Not a deposit	No bank or credit union guarantee	May go down in value
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