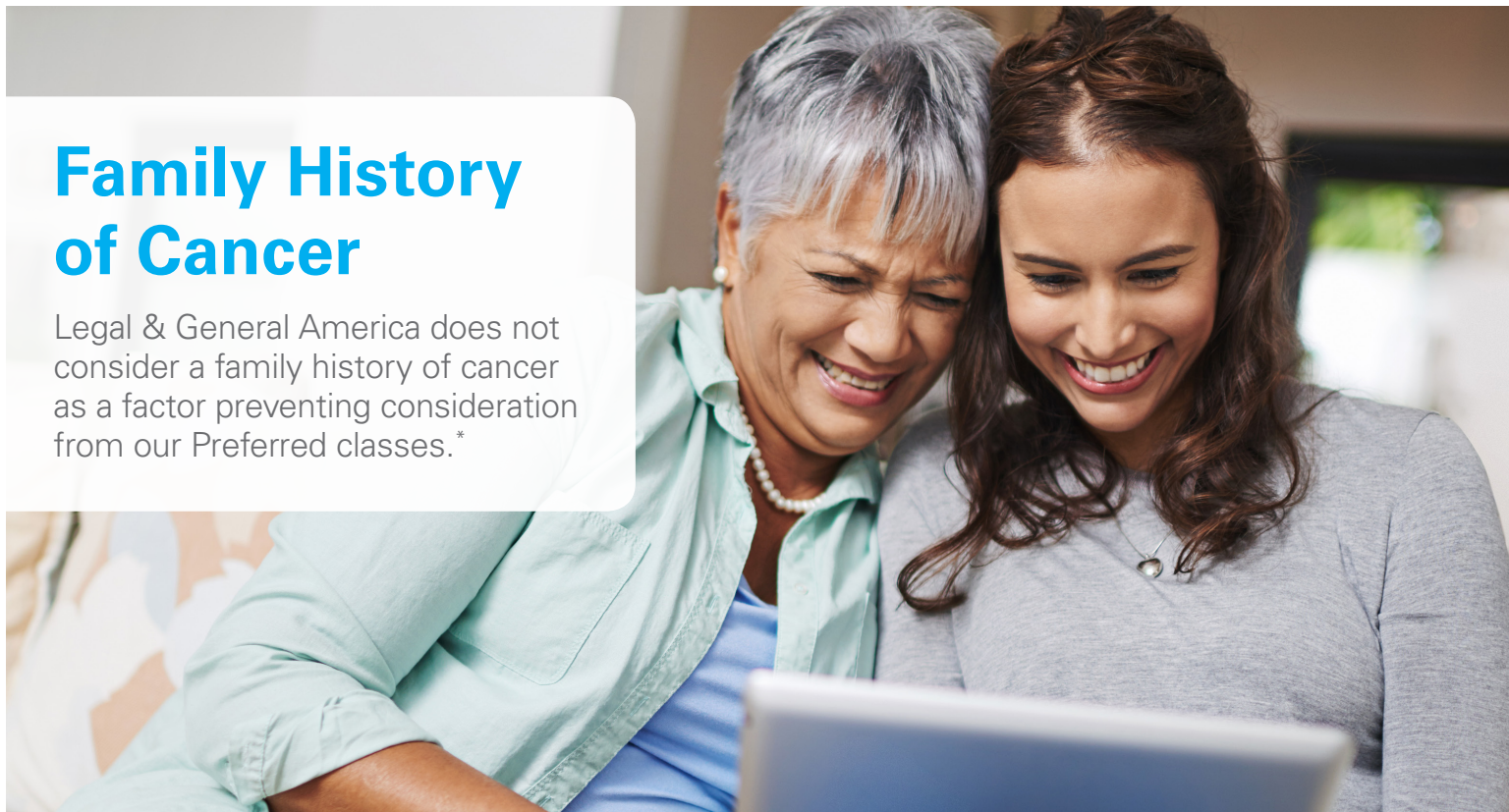


# Family History of Cancer

Legal & General America does not consider a family history of cancer as a factor preventing consideration from our Preferred classes.\*



## CASE STUDY

**Female, Age 47, \$5 Million, OPTerm 30**

**Scenario:**

- Mother died of cervical cancer at age 56
- Build from exam 5'6", 188 lbs
- Blood pressure 145/90
- Cholesterol 281 and cholesterol/HDL ratio 5.5
- Resting EKG is normal
- Preventative GYN screening

**Underwriting Rating:**

Based on the underwriting guidelines of most carriers in the industry, this proposed insured would qualify for Standard Plus because of her mother's cancer death before age 60.

**Family History:**

Legal & General America does not consider a family history of cancer as a factor preventing consideration from our Preferred classes, unless there are features of the family history that suggest a hereditary cancer syndrome.

**Final Decision:**

Despite a family history of cancer, the case was issued **Preferred!**

\*Unless there are features of the family history that suggest a hereditary cancer syndrome.

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