

Standard Plus Value

All eligible* non-tobacco substandard premiums are based off of Legal & General America's Standard Plus rates, giving us a leg up on the competition.



CASE STUDY

Male, Age 46, \$5 Million, OPTerm 20

Scenario:

- No tobacco use
- Build from exam 6'1", 211 lbs
- Blood pressure 135/84
- Cholesterol 273, HDL 41, LDL 125
- Mother died of a stroke at 68
- History of Type II diabetes
- Diagnosed with Type II DM 2 years ago
- Taking Metformin
- HGB A1Cs from insurance and APS labs average 7.8
- Normal urine microalbumin

Underwriting Rating:

Using our underwriting criteria, the best class this proposed insured could qualify for is Table 2.

Premiums Based on Standard Plus:

Most carriers would underwrite this case as Table 2. Almost every one of them would price this Table 2 case on their Standard class rates. **Legal & General America bases premiums for table-rated cases on Standard Plus rates**, giving us a price advantage over the competition.

*With the exception of cancer cases requiring a flat extra without a table rating.

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