

Underwriting strengths

You know these people, we know how to protect them.

There's a good chance you know potential clients just like the highlighted LGA customers below. With their conditions and histories, they weren't even sure they could be insured, but they all got better-than-expected answers and rates. If we can, we'll always move your clients up a rate class.



Sam

40 years old

Pack-a-day cigarette smoker who quit three years ago

Smokes marijuana occasionally

Has hypothyroidism condition

Loves animals — especially dogs

Scored a **PREFERRED PLUS** rate

Other Preferred Plus health considerations:

Treated hypercholesterolemia and hypertension | Treated or untreated total cholesterol under 300 | Family history of cancer

Nicole

27 years old

Diagnosed with depression and anxiety

Started therapy in 2021 from pandemic-related depression due to isolation

Prescribed Zoloft and alprazolam as needed for additional anxiety occurring once a month

Loves hiking, biking, swimming (just about anything to do with the outdoors)

Landed a **PREFERRED** rate

Other Preferred health considerations:

Asthma on two medications or fewer (well controlled) | Mild sleep apnea with good treatment and compliance



Henry

57 years old

Diagnosed with type 2 diabetes at 52

A1c of 6.9 (credits at 7 or under)

Stress test was 14 METS (Credits at ≥ 12) Cholesterol of 235 but LDL of 90 (credits at LDL less than 100)

Enjoys spending time with his grandkids

Received a **STANDARD PLUS** rate using our [underwriting credit program](#)

Other Standard Plus health considerations:

Severe sleep apnea with good treatment and compliance

More than 100 million others also need life insurance protection

We're here to protect those US families and businesses that need it most — no matter what.

To learn about all our underwriting strengths, visit lgamerica.com/underwriting

