

# Case Study:

Breast cancer is the most common type of cancer among women and the second leading cause of all cancer-related deaths in the United States. However, with advancements in treatment, a diagnosis of breast cancer no longer disqualifies an individual from obtaining life insurance.

Due to advances in underwriting, life insurance companies have significantly improved their ability to provide coverage for breast cancer survivors and individuals at higher risk due to family history. For more information, please refer to the latest case studies for additional insights

## CASE STUDY #1

### 49 YEAR-OLD FEMALE - SEEKING \$1,250,000 OF PERMANENT COVERAGE

Non-smoker, in good health, has a family history of breast cancer; both mother and sister are breast cancer survivors.

- Mother diagnosed @ 65. Still living @ 77
- Sister diagnosed @ 50. Still living @ 53

Underwriting Offer  
**Preferred  
Non-Smoker**

## CASE STUDY #2

### 53 YEAR-OLD FEMALE - SEEKING \$2,000,000 OF PERMANENT COVERAGE

Non-smoker, breast cancer survivor, cancer free for 2 years.

- Stage 1A, Tumor Size (T1MicN0)-no nodes
- Low Grade, ER Positive
- In third year following radiation treatment

Underwriting Offer  
**Std Non-Smoker w/  
\$5 flat extra for 3 yrs.**

## CASE STUDY #3

### 59 YEAR-OLD FEMALE - SEEKING \$500,000 OF PERMANENT COVERAGE

Family history of breast cancer (see Case Study #1). Tested positive for BRCA, but no diagnosis of cancer.

- Thorough follow-up with physician every 6 months with MRI/Ultrasound/Labs, etc.
- Had a mastectomy and oophorectomy

Underwriting Offer  
**Std Non-Smoker**  
(reduced from Table 3 with underwriting credits)

## IMPORTANT CONSIDERATIONS/FACTORS:

Underwriting offers may vary based on age, individual insurance carrier guidelines, and a number of other factors.

- The case studies above reflect clients who have taken preventative measures either before or shortly after being diagnosed.
- With proper surveillance (depending on age and BRCA 1 or BRCA 2 status) and appropriate preventative therapy such as mastectomy, oophorectomy, hormones, coverage can be obtained.
- Clients who do not take proper measures, utilize preventative treatment options and/or are not under surveillance by a licensed medical professional will not be offered coverage.

Clients are advised to consult with a licensed financial professional for information regarding their individual needs and specific underwriting considerations based on their personal medical history