

# BREAST CANCER & LIFE INSURANCE

## INDIVIDUAL PLANNING

Breast cancer is the most common cancer amongst woman and the second leading cause of all cancer deaths in the United States but, with the advances in treatment, a breast cancer diagnosis no longer means an individual can't qualify for life insurance.

With today's underwriting advances, life insurers have made great strides in their ability to insure breast cancer survivors and those who may have an increased risk of breast cancer due to family history. Take a look at the recent case studies for more insights.

### CASE STUDY #1

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

Non-smoker, good health, presents a family history of breast cancer; both mother and sister are proud breast cancer survivors.	<ul style="list-style-type: none"> <li>• Mother diagnosed @ 65. Still living at 77</li> <li>• Sister diagnosed @ 50. Still living at 53</li> </ul>	<b>Underwriting Offer</b> Preferred Non-Smoker
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### CASE STUDY #2

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

Non-smoker, breast cancer survivor, cancer free for 2 years.	Cancer stage and grade details: <ul style="list-style-type: none"> <li>• Stage 1A, Tumor Size (T1MicN0)-no nodes</li> <li>• Low Grade, ER Positive</li> <li>• In third year following radiation treatment</li> </ul>	<b>Underwriting Offer</b> Std Non-Smoker + \$5 flat extra for 3 yrs.
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### CASE STUDY #3

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

Family history of breast cancer ( <i>see Case Study #1</i> ). <u>Tested positive</u> for BRCA, but no diagnosis of cancer.	<ul style="list-style-type: none"> <li>• Thorough follow-up with physician every 6 months with MRI/Ultrasound/Labs, etc.</li> <li>• Had a mastectomy and oophorectomy</li> </ul>	<b>Underwriting Offer</b> Std Non-Smoker ( <i>reduced from Table 3 with credits</i> )
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#### Important Considerations / Factors:

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

- Case studies above reflect clients who have taken preventative measures before or shortly after the onset of diagnosis.
- With adequate surveillance (depending on age and BRCA 1 or BRCA 2) and proper preventative therapy, which may include mastectomy and oophorectomy, or hormones, coverage is attainable.
- Clients who do not take proper measures, use preventative treatment options, and/or are under no surveillance by a licensed medical professional will not receive a coverage offer.

*Clients are encouraged to seek the advice of a licensed financial professional for information pertaining to their individual diagnosis*

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