

At Legal & General America, we look at the whole individual under consideration, finding ways to offer clients the best possible rate classification, every time.



All eligible Standard or better applicants are evaluated for underwriting credits.

If we can move your client up one rate class, we will!

## Top sweet spots

### Preferred Plus consideration for:

- cigarette smokers three years out
- clients with treated and controlled Hypercholesterolemia
- clients with treated and controlled Hypertension
- clients with a combination of treated HTN / cholesterol
- clients with treated or untreated total cholesterol under 300
- clients who participate in recreational scuba diving up to 100 feet
- clients with a family history of cancer which is not due to a hereditary cancer syndrome

### Preferred consideration for:

- clients with asthma on two medications or less (well controlled)
- clients with anxiety / depression on one prescription medication (well controlled)
- clients with mild sleep apnea (Apnea Index (AI) <20 or Respiratory Disturbance Index (RDI) < 30 and lowest oxygen saturation above 85% **with good compliance for one year and no residual symptoms**)

### Standard Plus consideration for:

- clients with controlled Type II Diabetes
- clients with severe sleep apnea with documented good CPAP compliance for one year and no residual symptoms
- clients with personal history of cancer, subject to type, date of onset and treatment including efficacy