

More favorable rates may be possible for Stage 0 melanoma

A history of melanoma in situ (Stage 0 melanoma that hasn't spread beyond the outermost layer of skin) doesn't necessarily mean limited life insurance options.

One company has improved their underwriting approach for favorable cases, creating opportunities for better rate classes, including Preferred.*

What makes a favorable case? Remember the three **C's**:

- **Caught early:** Stage 0 melanoma with no invasive component.
- **Completely removed:** The melanoma was fully removed with clear margins.
- **Continued follow-up:** Favorable dermatology follow-up with no recurrence and appropriate ongoing monitoring.

Why it matters for your clients

A past diagnosis doesn't always tell the full story. Underwriters work with you to understand each client's individual circumstances, identify favorable risk factors and explore what rate class may be available.

Have a potential case? Let's take a closer look and explore what's possible. Learn more about this company's underwriting approach and how they can help you navigate a range of client needs. Call Paul (860) 761-1216

**** All cases are subject to full underwriting review and applicable underwriting guidelines.***