

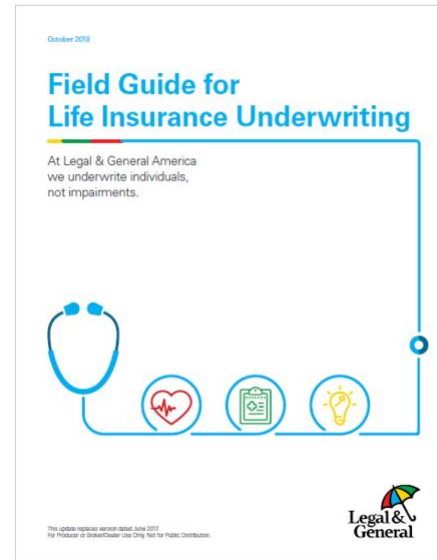
Updated Underwriting Field Guide

Check out Legal & General America's updated Underwriting Field Guide. The updates include:

- Clarified build chart with full weight ranges for each of our Standard classes
- Updated financial underwriting section to include more details on dependent spouses and student coverage

Underwriting Website

You can find the new Underwriting Field Guide with quick links to important sections on our website dedicated to all things underwriting. You'll also find Underwriting Case Studies, our Sub-Standard Build Chart, and our Underwriting Newsletters.



[Download UW Field Guide](#)

[Visit Underwriting Website](#)

Underwriting Sweet Spots

Preferred Plus Consideration For:

- Cigarette smokers 3 years out
- Clients with treated Hypercholesterolemia
- Clients with treated 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*

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 last treatment of cancer

*Unless there are features of the family history that suggest a hereditary cancer syndrome may be present
