

36-year-old client with cervical cancer history is upgraded to a preferred rating



+ PREFERRED CANCER PROGRAM
CASE STUDY

Meet Maria



Medical issue:
Cervical cancer¹

PROFILE

Client: Female, age 36

Focus: Family protection

Product: Symetra Term

Death benefit: \$5 million

¹Final cancer stage diagnosis details:
T1a1NOMO high grade cervical dysplasia.

Situation

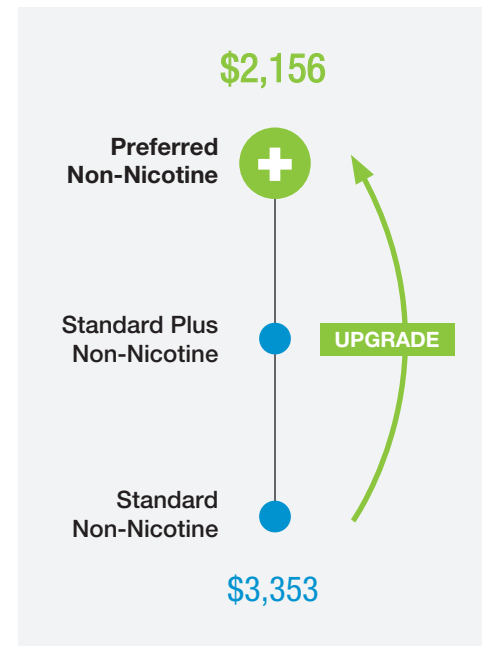
Maria is a 36-year-old non-smoker and active mother of three with a history of cervical cancer. The cancer (high grade cervical dysplasia) was detected six years ago during a routine pap smear, and she also tested positive for human papillomavirus (HPV). After a radical hysterectomy, she showed no signs of residual cancer. Her yearly follow-up exams have also been favorable, showing no cancer reoccurrence, and she is otherwise healthy.

Solution

In the past, Symetra underwriters would have placed Maria at a standard insurance rating due to her cancer history. But today, because the cancer has not reoccurred for over five years and she has no other cancer history, she is eligible for the **Symetra Preferred Cancer Program**.

Result

By meeting the Symetra Preferred Cancer Program underwriting criteria, Maria improves two rate classes to “Preferred Non-Nicotine” and lowers her overall annual premium payments from \$3,353 to \$2,156.



Contact us at 1-877-737-3611 to discover how your clients can earn lower premiums with Symetra Preferred Cancer Program.

Did you know?

Approximately **13,000** new cases and **4,000** deaths due to cervical cancer are reported each year. It's the third most common gynecological cancer diagnosis and cause of death. Fortunately, early detection can prevent the majority of deaths. In fact, deaths due to cervical cancer have declined by approximately **2%** each year, largely due to early detection.

In 2006, an HPV vaccine that can prevent HPV infection in the majority of vaccinated females was approved by the FDA. Since HPV infection is believed to be the cause of most cervical cancers, widespread vaccination of adolescents may lead to a further decline in the number of new cases and deaths.

Source: <http://www.nccc-online.org/hpvcervical-cancer/cervical-cancer-overview/>, accessed April 1, 2019.



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Life Insurance policies contain exclusions, limitations, reductions of benefits and terms for keeping them in-force.

Guarantees and benefits are subject to the claims-paying ability of Symetra Life Insurance Company.

This hypothetical case study is based on a 36-year-old female in a Preferred Non-Nicotine rate class with a 20-year Symetra Term policy for \$5 million. Actual results may vary on an individual basis.

Restrictions may apply to the Symetra Preferred Cancer program, and it's subject to change without notice. Clients who qualify for the program are subject to full underwriting.

Medical flat extras are not available on cases that qualify for the Symetra Preferred Cancer Program.