A Closer Look at Life Underwriting

Impact of Breast Cancer

Did you know breast cancer accounts for about 30% of all new cancer cases in women each year in the U.S.? Furthermore, about 1 in 8 women are going to develop it during their life.[1]

Meet Joyce

She is 56 years old and was diagnosed with stage 1 breast cancer in 2010. At the time of her diagnosis, it was determined that the cancer had not spread. She successfully underwent a mastectomy and chemotherapy that ended in 2011. Fortunately, she has remained healthy and in full remission since the end of her chemotherapy, while also maintaining regular, routine visits with her doctor.

She needs life insurance coverage and has elected to apply for a $500,000 MassMutual® Whole Life 20 Pay insurance policy, **but can MassMutual offer her coverage?**

YES!

MassMutual may be able to offer Joyce up to **Standard**[2] if she otherwise qualifies.

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What Impacts MassMutual's Underwriting Offer?

There are important risk factors that must be considered when underwriting someone with a history of breast cancer. A few, not all, of the risk factors are listed in the table below.

Favorable	RISK FACTORS	Less Favorable
10 years or more	Time Since Treatment	Within 10 years
In-situ (stage 0) or early invasive (stage 1), node negative, and no metastasis	Stage of Cancer	Stage 2 or higher, node positive, or metastasis
Grade 1	Grade of Cancer	Grade 2-3
No recurrence of cancer	Recurrence of Cancer	Cancer returned

It is important to note that, in general, a single unfavorable risk factor does not necessarily prevent an offer. Any offer that may be extended is based on the entire client profile.

Don't let breast cancer get in the way of talking with clients about their life insurance needs. MassMutual life insurance products and underwriting programs can help.

For case-specific information, please email the underwriting Quick Quotes board.

[1] American Cancer Society - Key Statistics for Breast Cancer, September 14, 2023. https://www.cancer.org/cancer/types/breast-cancer/about/how-common-is-breast-cancer.html.
[2] This case study is for illustration purposes only. Any official offer would be based on a formal underwriting review of the case.

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