



## **Prostate Cancer Life Insurance Rates**

**Preferred Plus** rates (the best health class) may be available, for men age 50 and older at application with; localized lower grade cancer after a prostatectomy with negative surgical margins, Gleason Score  $\leq 6$  and an undetectable PSA post surgery more than 1 year after surgery/treatment.

**Preferred** rates are also available if you meet the above mentioned needs but would otherwise qualify for Preferred rates based on other factors. In addition, some carriers will offer Preferred rates but only after 10 years of successfully qualifying for Standard rates along with successful urological follow ups post op.

**Standard Plus** rates are also available if you meet the above mentioned needs but would otherwise qualify for Standard Plus rates. In addition, some carriers will offer Standard Plus rates but only after 5 years of successfully qualifying for Standard rates.

**Standard** rates are possible even with prostate cancer. Men ages 45 and older may qualify for Standard rates with prostate cancer & after prostate cancer. Standard rates are possible with a prostate cancer diagnosis when your prostate cancer is localized (T1 & T2), your PSA level is  $< 1.0$  ng/ml, a biopsy or prostatectomy has been performed sometime in the previous 12 months, and you're otherwise eligible and in good enough health to qualify for life insurance coverage. Standard rates may be available for men after radiation treatments as well but would require 1 year post treatments with a Gleason Score of  $\leq 6.0$  and a stable PSA of  $\leq 0.2$ .

**Sub-Standard** rates are available 1 year post treatment if you do not otherwise qualify for any of the above mentioned risk classes. The typical rate class for those following a "Watchful Waiting" approach will likely be Standard but will depend on your age at application and other factors previously discussed such as PSA, Gleason score, grade of cancer, stage of cancer, date of diagnosis, etc.

**Guaranteed Issue/Graded Benefit** plans are available if all else fails and a traditionally underwritten life insurance policy is not an option for you. We have access to a number of carriers that are willing to insure you based solely on your age, gender, and amount of insurance you'd like to buy.

[LifeInsuranceProstateCancer.com](http://LifeInsuranceProstateCancer.com)

\*Disclaimer – This information is not meant to be an offering of life insurance coverage or a mutually exclusive definition of approval guidelines. Jesse S. Sallak, the website LifeInsuranceProstateCancer.com, and it's partners will do it's best to maintain this information as a basic guide but will not be held responsible for ANY mistakes which may have been made in putting forth this information. This is information meant to be used as a conversation starter and not advice in and of itself to be copied, duplicated, or otherwise used without PRIOR consent by Jesse S. Sallak. Last updated December 21<sup>st</sup>, 2014.

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