

Valuable NICHES with our carriers!

We have received better than anticipated offers from several of our carriers on some of the following conditions:

Diabetes

Especially onset age 50 or older A1c 6.5 or less and history of control
Standard Plus possible

Sleep Apnea

Mild or moderate cases with CPAP use
Preferred possible

Cholesterol

Up to 300
Preferred possibly based on ratio

Nicotine

chew, pipe, cigar and even paper cigarettes depending on frequency of use
Non-Smoker rates possible

Breast Cancer

Stage 0 in SITU
Standard possible after 1 year

Pilots Private or Student

NO flat extras or table rates

Marijuana

up to 5x per week with negative sample at exam
non-smoker Standard Plus possible

Family History -

Parent Passing before age 60 from a heart attack
Preferred possible

Family History -

Parent Passing before age 60 from certain cancers
Preferred Best possible

Build

Under 60- 6' 242# Preferred possible
Over 60- 6' 331# Standard possible
carriers have various build charts - ask us for help!

Discover why top producers use **Hansen Brokerage Services!**

Contact us today at 800-746-3544

Direct at 616-940-4004

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