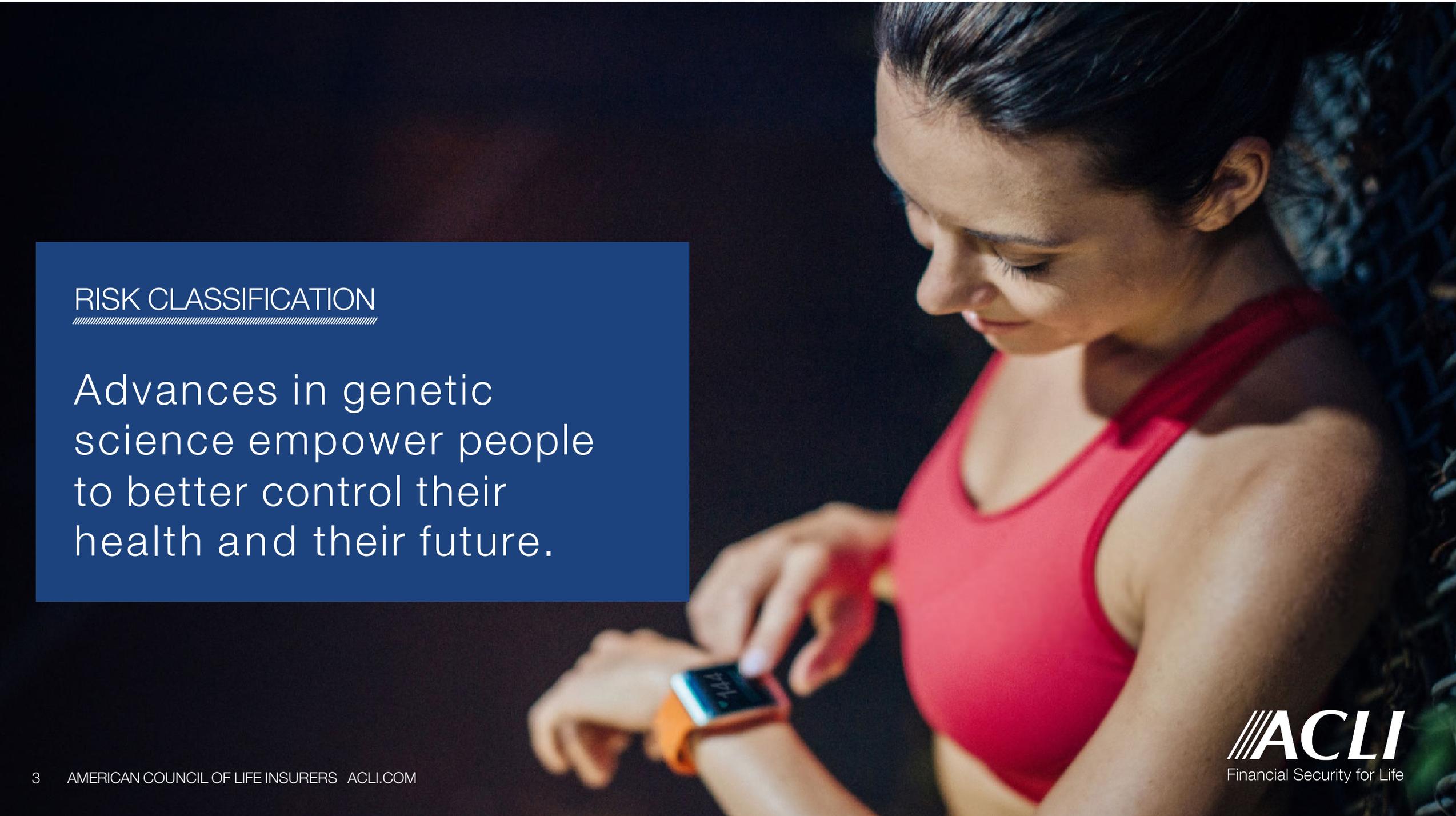# Risk Classification

HIGH RISK

LOW RISK

ACLI

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RISK CLASSIFICATION

A complete medical record allows life insurance companies to keep coverage affordable and accessible.

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RISK CLASSIFICATION

Advances in genetic science empower people to better control their health and their future.

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Life insurance companies rely on verified information in a medical file when writing policies — not the results of home genetic tests.

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Financial Security for Life

RISK CLASSIFICATION

Government shouldn't restrict openness and transparency.

A complete medical record allows life insurance companies to accurately assess mortality risk.

RISK CLASSIFICATION

Prices will likely increase for consumers.

Without complete medical information, prices could rise, and the number of available policies could fall, leaving families that most need insurance at risk.

//ACLI

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RISK CLASSIFICATION

Honesty is the essence of a fair contract between two parties.

Life insurance companies and applicants need to be on the same page.

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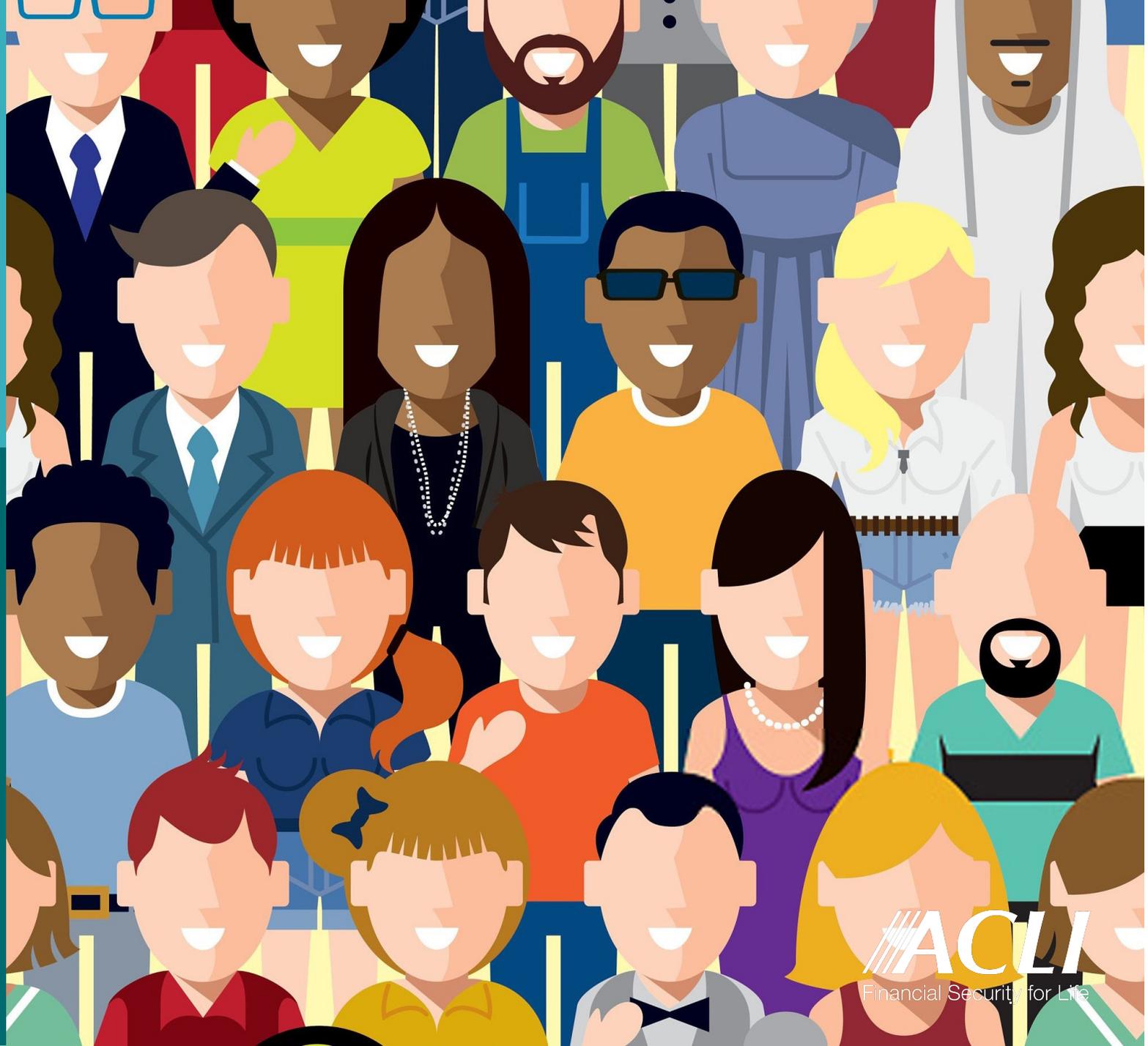Financial Security for Life
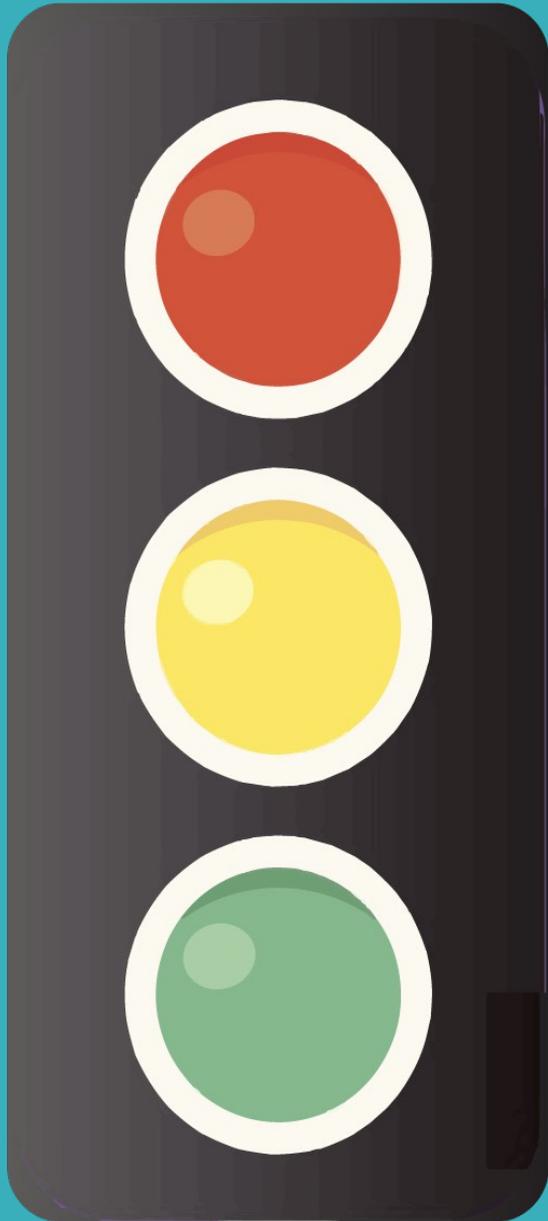
RISK CLASSIFICATION

The marketplace is working.

Life insurers provided more coverage than ever before in 2020. They also paid out more than $90 billion in life insurance benefits. But life insurers are committed to doing even more to financially protect Americans.

//ACLI
Financial Security for Life

RISK CLASSIFICATION

Life insurance coverage is available to most everyone.

- Individual coverage you can buy on your own;

- Group coverage you often can get from your job;

- Guarantee issue, which provides some coverage and typically doesn't require a detailed medical assessment.

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RISK CLASSIFICATION

Don't give a green light to game the system.

Legalized dishonesty will drive up prices. Many honest people — low and moderate-income families — will be stopped from getting the insurance they need if people can withhold essential medical information.

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