



A Closer Look at Life Underwriting

Impact of Underweight Body Mass Index (BMI)

Did you know that, from 2017 to 2021, 5% of Americans described themselves as being underweight?¹ Being underweight is an important factor in underwriting, as it can indicate certain medical conditions that affect life expectancy.²

Meet Eva

She is 65 years old. She is 5 feet 5 inches tall and weighs 100 pounds, with a BMI of 16. Eva has been at this weight for over three years and reports no current weight loss or other medical impairments.

She needs life insurance coverage and has elected to apply for a \$1,000,000 MassMutual® Whole Life 100 Pay insurance policy, **but can MassMutual offer her coverage?**

YES!

MassMutual may be able to offer Eva **Preferred rates** if she otherwise qualifies.²

What Impacts MassMutual's Underwriting Offer?

There are some important risk factors that must be considered when underwriting someone that is underweight. MassMutual considers the impact of the health and lifestyle factors in the table below when underwriting these individuals:

Favorable	RISK FACTORS	Less Favorable
Younger than 64	Age	65 or older
Normal	BMI	Underweight
No usage	Nicotine/Tobacco Use	Yes
No usage	Use of Medications ³	Some usage
None	Diagnosis of Associated Conditions ⁴	Within the last 24 months
None or more than 24 months ago	Weight Loss in Last 24 Months	Within last 24 months

It is important to note that 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 weight concerns 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.

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¹ Gallup - January 3, 2022. What Percentage of Americans Consider Themselves Overweight?

<https://news.gallup.com/poll/388460/percentage-americans-consider-themselves-overweight.aspx>

² This case study is for illustration purposes only. Any official offer would be based on a formal underwriting review of the case.

³ Medication usage can be related to a specific associated condition or weight management.

⁴ These medical conditions can include, but are not limited to, cancers, osteoporosis, anorexia, bulimia, etc.

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