



To whom it may concern,

In partnership with GRAIL, the makers of the Galleri® test, we're excited to announce our intent to launch a committee to raise awareness in the life insurance industry of the importance of multi-cancer early detection testing.

The Life Insurance Advisory Committee (LIAC) includes influential life insurance distribution leaders united in the goal of helping one million policyholders request a Galleri test as a benefit offering through their life insurance companies. The Committee hopes that reaching this goal will result in early cancer screening for thousands of policyholders at an elevated risk for cancer, such as being aged 50 or older.



Why now?

Whether directly or through a loved one, cancer affects us all. **More than one out of three people will develop cancer in their lifetime.**¹ It's also the number one cause of death among individual life insurance policy holders, especially over the age of 50.^{2,3}

Yet, out of more than 100 types of cancer,⁴ only five specific cancers have recommended screening tests.¹ LIAC members strongly believe that their clients – and anyone at elevated risk for cancer – can do more to screen for cancer.



About the Galleri test

The Galleri multi-cancer early detection (MCED) test can be done as an annual blood test that screens for a "fingerprint" of some of the deadliest cancers before they become symptomatic, including many cancers without recommended screening tests today.

GRAIL, the makers of the Galleri test, is a healthcare company and clinical laboratory focused on improving health by pioneering new technologies to advance early cancer detection. It has built a multi-disciplinary organization of scientists, engineers, and physicians using the power of next-generation sequencing (NGS), population-scale clinical studies, and state-of-the-art computer science and data science in furtherance of its mission to help address one of medicine's greatest challenges: cancer.

If you have any questions or would like additional information about our Life Insurance Advisory Committee, please visit [Galleri.com/LIAC](https://galleri.com/LIAC) or contact Toni Cova-Sorfee at tsovacorfee@grailbio.com.



The Galleri test does not detect a signal for all cancers and not all cancers can be detected in the blood. False positive and false negative results do occur. Galleri is a screening test and does not diagnose cancer. Diagnostic testing is needed to confirm cancer. The Galleri test should be used in addition to healthcare provider recommended screening tests.

Signed,

Jim Duff

Jim Duff, Industry Executive,
Committee Chairman

Diana Greenberg

Diana Greenberg, Partner
Simplicity Group

Bill Shelow

Bill Shelow, President and CEO
Libra Insurance Partners

Jason Grover

Jason Grover, President
Ash Brokerage

Marc Verbos

Marc Verbos, President, Distribution & EVP
AIMCOR Group

Michael Babikian

Michael Babikian, CEO
First Financial Resources

Marc Schwartz

Marc Schwartz, Managing Principal
NFP Windsor

Mike Martini

Mike Martini, President
Crump Life Insurance Services

Dan Labert

Dan Labert, President, Independent Brokerage
Finesca

Important Safety Information

The Galleri test is recommended for use in adults with an elevated risk for cancer, such as those aged 50 or older. The Galleri test does not detect all cancers and should be used in addition to routine cancer screening tests recommended by a healthcare provider. Galleri is intended to detect cancer signals and predict where in the body the cancer signal is located. Use of Galleri is not recommended in individuals who are pregnant, 21 years old or younger, or undergoing active cancer treatment. Results should be interpreted by a healthcare provider in the context of medical history, clinical signs and symptoms. A test result of No Cancer Signal Detected does not rule out cancer. A test result of Cancer Signal Detected requires confirmatory diagnostic evaluation by medically established procedures (e.g. imaging) to confirm cancer. If cancer is not confirmed with further testing, it could mean that cancer is not present or testing was insufficient to detect cancer, including due to the cancer being located in a different part of the body. False-positive (a cancer signal detected when cancer is not present) and false-negative (a cancer signal not detected when cancer is present) test results do occur. **Rx only.**

Laboratory/Test Information

The GRAIL clinical laboratory is certified under the Clinical Laboratory Improvement Amendments of 1988 (CLIA) and accredited by the College of American Pathologists. The Galleri test was developed and its performance characteristics were determined by GRAIL. The Galleri test has not been cleared or approved by the Food and Drug Administration. The GRAIL clinical laboratory is regulated under CLIA to perform high-complexity testing. The Galleri test is intended for clinical purposes.

References

1. US Preventive Services Task Force. Recommendations Cancer. Accessed Mar 2023. Grade A,B,C. https://www.uspreventiveservicestaskforce.org/uspstf/topic_search_results
2. Munich Re. Observations by Cause of Death in the Individual Life Insurance Population. December, 2019. <https://www.munichre.com/us-life/en/perspectives/mortality-studies/observations-by-cause-of-death-individual-life-insurance-population.html>
3. Holman, Jerome R. US Population Mortality Rate Study - Variation by Age Group, Cause of Death and Region from 2000-2015. Society of Actuaries. May, 2017. <https://www.soa.org/49381c/globalassets/assets/files/research/projects/2017-us-pop-mort-age-cod-region.pdf>
4. NIH/ National Cancer Institute. Understanding Cancer: What Is Cancer? <https://www.cancer.gov/about-cancer/understanding/what-is-cancer#types>