NoExamFinalExpense

FREE CHECKLIST

Health history checklist before you apply

Gather these before you call

Tick each box as you collect the item. Match every answer you give to a record you can point to.

Medications

- [ ] A list of every prescription: name, dose and how often
- [ ] What each one is for, in your doctor's words
- [ ] The month and year each was started or changed
- [ ] Any inhaler, insulin or injection, not only pills
- [ ] The pharmacy name and phone number

Diagnoses, stays and surgeries

- [ ] Each diagnosis with the month and year
- [ ] Any hospital stay or emergency visit in the last 5 years, with the month and year
- [ ] Any surgery, with the month and year
- [ ] Any cancer treatment, with the dates it ended
- [ ] Any heart, lung, kidney or liver event, with the date

General education, not insurance, legal or tax advice. Figures are examples unless a source is named. Prices and rules vary by state and insurer.

Doctors and tests

- [ ] Your primary doctor's name and phone number
- [ ] Names of specialists you see
- [ ] Any test a doctor has ordered or recommended that is not done yet
- [ ] Any referral you have not followed up
- [ ] The date of your last visit

Personal and payment details

- [ ] Height and weight
- [ ] Tobacco or nicotine use in the last 12 months
- [ ] Date of birth and Social Security number, only if you are asked on a secure call
- [ ] Beneficiary name, date of birth and relationship, plus a backup
- [ ] Bank account or card for the first payment

> Never stop or change a medication to improve an application. Tell the agent exactly what you take.

Last check before the call

- [ ] I can answer each question for its exact time window
- [ ] I know the plan types: level, graded and guaranteed issue
- [ ] I have a pen, this checklist and a quiet room
- [ ] I know who to tell about the policy once it is in force

Sources

- NAIC: Life insurance consumer guide
  content.naic.org/consumer/life-insurance.htm
- MIB: Request your MIB consumer file
  www.mib.com/request_your_record.html

Ready to see real prices? Ask for a free quote from a licensed agent.

noexamfinalexpense.com/quote or call (888) 635-3511

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