NoExamFinalExpense

FREE WORKSHEET

# Health question answer worksheet

Write the question, the window, the answer and the proof

On a no exam application your answers do the work a blood test would. Use this sheet to keep each answer next to the record that supports it.

## How to read a question

1. Write the question as the agent reads it.
2. Circle the time window: 12 months, 2 years, ever.
3. Check the word: diagnosed, treated, advised or tested.
4. Answer for that exact window, and write the proof.

| Topic | Window | My answer | Proof or date |
|---|---|---|---|
| **Hospital stay or ER visit** | | | |
| **Heart, stroke or circulation** | | | |
| **Cancer treatment** | | | |
| **Diabetes or insulin** | | | |
| **Lung disease or oxygen** | | | |
| **Kidney or liver** | | | |
| **Tests or referrals not yet done** | | | |
| **Tobacco or nicotine** | | | |
| **Declined by another insurer** | | | |



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

These are common topics, not a complete list. Your application's own wording is what you answer.

## Questions for the agent

**Question I did not understand**

**Question I want repeated**

**What the agent said it means**

## Compare with the policy pages

- [ ] Every answer on the policy pages matches my worksheet
- [ ] The plan type is the one I was told
- [ ] The death benefit and premium are correct
- [ ] The beneficiary and backup are correct
- [ ] I wrote the date my free look period ends

If an answer is wrong, tell the insurer in writing right away, while you can still return the policy for a refund.

## 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

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