NoExamFinalExpense

FREE GUIDE

Your no exam application, step by step

From first call to the free look period

A no exam application is decided on your answers and a few record checks. This guide shows the order, so nothing on the call surprises you and nothing in the paperwork is missed.

Step 1: Gather your facts before the call

The call goes faster and the answers are more accurate when the facts are on the table. Gather these first.

- Date of birth, height, weight and tobacco use in the last 12 months
- Every medication, its dose and what it treats
- Month and year of any hospital stay, new diagnosis or surgery in the last few years
- Your doctor's name and phone number
- The full name and date of birth of the person who should receive the money, and a backup
- A bank account or card for the first premium

Step 2: Know what replaces the exam

Four checks stand in for the nurse visit. Each one either confirms what you said or raises a question.

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

Check	What it is	What you can do
Your answers	Yes or no health questions, often tied to a time window	Read each window and answer for that period
Pharmacy history	A list of prescriptions you filled, with doses and dates	Compare it with your own medication list
The MIB file	Coded notes from past life or health applications	Request your own file for free and check it
A human review	An underwriter confirming a detail	Reply quickly to any request

> Guaranteed issue plans skip the health questions, but they usually return premiums with interest, not the full amount, if death comes from illness in roughly the first 2 years.

Step 3: On the call

1. The agent confirms who is covered, the age, state and tobacco use.
2. The agent reads the health questions. Ask to have any question repeated or explained.
3. You choose an amount and see a price. Ask which plan type it is: level, graded or guaranteed issue.
4. You give a bank account or card for the first payment.
5. You sign by voice on a recorded line or through a secure link.

Step 4: Ask these questions before you sign

- [ ] Does the full amount pay from the first day, or after a waiting period?
- [ ] Does accidental death pay in full from the first day?
- [ ] Can the premium ever rise, and can the benefit ever shrink?
- [ ] What is the grace period after a missed payment?
- [ ] When exactly does coverage start?
- [ ] Who is named as beneficiary, and who is the backup?

Step 5: When the policy arrives

Read the application pages first. They show every answer recorded for you. If one is wrong, tell the insurer in writing now, while you are inside the free look period and can return the policy for a refund. Then check the plan type, the death benefit, the premium and the beneficiary. Write the policy number, the insurer's phone number, the date your free look period ends and the beneficiary on the front of this guide.

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Warning signs

- Pressure to decide before you have read the questions
- A request to pay in gift cards or by wire
- An agent who will not give a name and license number
- A promise that you will be approved before any questions are asked

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 for a price? Start at the quote page on this site.

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

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