

What You'll Need for a Life Insurance Quote

Have these details ready before you call or start an online quote for term life, whole life, indexed universal life (IUL), mortgage protection, or final expense insurance. Rough dates and amounts are fine for a first quote.

Privacy first: Never send your Social Security number, bank details, or medical details by text or email. You don't need them for an initial quote. When it's time to apply, Eric will collect sensitive information securely as part of the application.

For every product

- ☐ Full legal name, date of birth, and gender
- ☐ State and ZIP code where you live
- ☐ Height and weight
- ☐ Tobacco or nicotine use of any kind (cigarettes, vaping, chew, pouches, cigars, gum or patches), and the date you last used it
- ☐ Health conditions and diagnoses, with approximate dates
- ☐ Current medications, doses, and what each one is for
- ☐ Recent doctor visits, tests, or hospital stays, and your doctors' names and cities
- ☐ Family history: parents or siblings with heart disease or cancer before age 60
- ☐ Driving record: tickets, accidents, license suspensions, or DUIs in recent years
- ☐ Hazardous hobbies, such as skydiving, scuba diving, motor racing, or flying as a private pilot
- ☐ Planned foreign travel or time living abroad
- ☐ Occupation and job duties
- ☐ Annual income (to help size the coverage amount)
- ☐ Existing life insurance, including coverage through work
- ☐ Who you want as beneficiaries (primary and contingent)

Term life

- ☐ Coverage amount you're considering (our DIME method guide can help)
- ☐ Term length: 10, 15, 20, 25, or 30 years
- ☐ Whether you want a conversion option or riders, like waiver of premium

Whole life and IUL

- ☐ Monthly or annual budget you're comfortable with for the long term
- ☐ Your goals: lifelong coverage, final expenses, legacy, cash value, or business needs
- ☐ Funding period: pay for life, pay to a certain age, or pay over a set number of years
- ☐ For IUL: whether you want premium flexibility and how often you're willing to review the policy

IUL illustrations are hypothetical and not guaranteed. Ask to see the guaranteed values.

Mortgage protection

- ☐ Current mortgage balance
- ☐ Years remaining on the loan
- ☐ Monthly payment (principal and interest, plus escrow if you want it covered)
- ☐ Lender name and closing date (for recent purchases)
- ☐ Whether you'd prefer level or decreasing coverage, and whether you want living benefits riders

Final expense

- ☐ Desired coverage amount (our final expense worksheet can help)
- ☐ Monthly budget
- ☐ Any existing burial or preneed arrangements, cemetery plots, or burial policies
- ☐ Beneficiary who will handle arrangements

My notes and questions

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Start a free, no-obligation quote: insuredwitheric.com · Latest version of this checklist: insuredwitheric.com/life-insurance-quote-checklist/

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