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AN INSURABILITY CHECKLIST

Especially for Our High Net Worth Clients

Do you have an interest in purchasing new or replacement life insurance if your insurability makes this life insurance cost effective? Do you have an interest in knowing which quality life insurance company(ies) will be most cost effective for the type and amount of life insurance you are considering? Would you like to determine your insurability without cost or obligation while maintaining the privacy of your medical records?

If your answer to these questions is "yes," please consider the following checklist:

1. Have you been declined or rated (charged an extra premium) for life insurance in the past?
2. Do you have a complicated medical history?
3. Are you taking one or more medications that could impact your insurability?
4. Do you have hereditary health issues that may impact your insurability, now or in the future?
5. Do you have other health considerations, such as height and weight, that could affect the selection of a quality insurance company that will offer you their most favorable premium rates?
6. Do you have potentially hazardous lifestyle characteristics, such as your driving record, private flying, scuba diving as examples, that could increase your life insurance costs with certain insurance companies?

If the answer to any of these questions is "yes" and you are considering a life insurance purchase of $10,000/year in premium or more, our Confidential Comprehensive Insurability Program (CCIP) will provide you with a uniquely accurate assessment of your insurability and the likely cost of the life insurance you are considering from the most favorable, quality life insurance companies. All inquiries will be "off the record" and without cost or obligation. Your privacy and the privacy of your medical records are completely protected until you make a formal application for life insurance. You can decide if and when to proceed after you know the cost and the appropriate life insurance company.

If you are considering the purchase of life insurance with a premium of less than $10,000/year, we offer a more streamlined process to provide much of this same information.

Please contact us if we can be of further assistance.