



Quotacy

The Modern Consumer's Guide to Buying Life Insurance Online

The things you need to know about buying
life insurance through Quotacy

quotacy.com | September 2019

What is Life Insurance?

Quotacy sells life insurance. Other companies are limited. They offer just furniture, iPhones, appliances, cars or shoes. We offer these things too. And we offer many things more. *We offer meat, bread and milk for the table of a family deprived of a father or mother.* We offer cancelled mortgages so that mother or father and children can live comfortably. We offer college educations to give children better opportunities in life. *We offer the little extras too; ice cream cones, Xboxes, movie tickets and a dress for the prom.*

We make life worth living. We offer time with grandchildren, golf clubs, fishing tackle, exciting trips, retirement income and *self respect for later years.* We offer all the necessities and good things for life, because

life insurance is for the living.

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Credits:

This book is written for the modern consumer by Quotacy.

Quotacy is a resource for busy people to easily compare, research, and purchase the gift of life insurance on their terms. Whether by phone, computer, or mobile device, Quotacy provides you with all of the information and pricing on life insurance that you’re looking for, in a friendly and understandable way. Find your price now at www.quotacy.com

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Life Insurance Buyer's Guide

Life insurance is an important tool for protecting the financial future of your loved ones. We understand finding the right life insurance can be overwhelming, but with the right guidance it can be easier than you think. To ensure a smooth process and to help you make an informed decision, here's a quick checklist of what you'll need to do, which we'll go over in detail.

Life Insurance Checklist:

- Understanding your life insurance options
- Finding a policy that best fits your needs
- Picking the right amount of life insurance
- Deciding where to buy your policy from
- Complete the life insurance application process
- Choosing beneficiaries and payout options

Understanding Your Life Insurance Options

The first step to finding the right life insurance for you is understanding all of your options, which will fall into two categories: term, or temporary life insurance, and permanent life insurance.

There are a number of policy variations for both term life insurance and permanent life insurance, all of which are designed to fit the specific needs of a range of unique scenarios.



Term Life Insurance

Term life insurance provides coverage for a specific period of time. This is the “term” of the policy. If the policyowner dies within the set term of coverage, their beneficiaries will receive a check from the life insurance company. Once the term is over the coverage terminates unless you convert or renew the policy.

A term life insurance policy can last anywhere from one year to 40 years with coverage amounts ranging from \$50,000 to millions of dollars. For most people, term life insurance will be the best fit and most affordable option to make sure their family’s future is financially protected.

Level Term Life Insurance

Level term life insurance is the life insurance product Quotacy sells most often. With level term life insurance, your premiums remain the same throughout the entire duration of your term length. Meaning, the price you pay for coverage will never increase or decrease.

Decreasing Term Life Insurance

Decreasing term life insurance is a type of term life insurance with coverage that decreases over time as your financial obligations, like a mortgage, decrease. The premium will be a fixed rate, but because of the decreasing coverage you will pay less for this type of policy.

Annual Renewable Term Life Insurance

Annual renewable term life insurance (ART) is a type of term life insurance policy that allows you to purchase one year of coverage at a time. At the very beginning of setting up an annual renewable term life insurance policy, you will lock in a period of insurability.

You can lock in a set amount of coverage between five and 30 years, which you can renew annually with no proof of insurability, i.e. no medical exam or medical questions. During this time frame your premiums are assessed each year and will increase as you get older, unlike level term life insurance.

Return of Premium Term Life Insurance

Return of premium term life insurance is the only type of term life insurance in which you get a refund of your paid premiums if you do not die during the term. As with a traditional term life insurance policy, the premiums you pay are guaranteed to stay level for the entire term of your policy. However, the premiums for a return of premium (ROP) term policy compared to a regular term policy are much higher due to the refund feature.

Permanent Life Insurance

Permanent life insurance provides coverage for your entire life, as long as the premiums are paid. Many permanent life insurance policies have savings components which generate a cash value that you can borrow against as policy loans or withdraw from. Certain permanent policies also pay dividends to policyowners.

Because of the life-long coverage and savings component, permanent life insurance policies are typically 10-15 times more expensive than term life insurance policies.

Whole Life Insurance

Whole life insurance is designed to last your entire life, often has fixed premiums, and accumulates a cash value over time. In general, whole life insurance is the most comprehensive and fully featured type of permanent coverage. This means that it typically has the highest premiums as well.

A whole life policy has the following features:

- Dividend Paying
- Guaranteed for Life
- Policy Loan Options

Universal Life Insurance

Universal life (UL) insurance is a permanent type of life insurance that trades some of the value growth benefits of a whole life insurance policy in exchange for a lower price and more flexible payment options.

You can choose to have a death benefit that is set or an increasing one, which can be changed if needed. Universal life insurance policies also have a savings component that accrues cash value based on market interest rates.

Guaranteed Universal Life Insurance

Guaranteed universal life (GUL) insurance is one of the least complex types of permanent life insurance. A GUL policy has a set face amount and regular payment. As long as you continue to pay the premium on time, your rate and death benefit are locked in and guaranteed to stay the same.

Indexed Universal Life Insurance

Indexed universal life (IUL) insurance is a universal life policy that accumulates value through investments in a stock market index rather than the typical low-risk investments that most dividend-paying policies use to grow. However, IUL insurance policies guarantee a 0% floor so you won't lose value, the policy just won't grow. Because you have more investment options that can be customized, IUL policies will be more expensive than standard (GUL) policies.

Guaranteed Issue Whole Life Insurance

Guaranteed issue whole life insurance is life insurance that offers guaranteed acceptance. You do not need to take a medical exam, answer any medical questions, or have your medical records reviewed. In exchange for this simple guaranteed coverage, the premiums are quite high and the coverage amounts are limited. There is also typically an age range requirement, 50 to 80 being the most common.

Simplified Issue Whole Life Insurance

Simplified issue life insurance is another type of life insurance that you can get without taking a medical exam. However, you do need to answer a few medical and lifestyle questions in order to be approved. It is more expensive than most types of permanent policies, but it is less expensive than guaranteed issue whole life insurance.



Finding a Policy that Best Fits Your Needs

For most individuals, a traditional level term life insurance policy is the best option. It's affordable and can be customized to provide financial protection to your loved ones during the time they need it most.

The benefits of term life insurance include:

- **Term life insurance is inexpensive.** The majority of Americans actually overestimate how much life insurance costs by 3-5 times. Term insurance is affordable because it's temporary. Like your car or homeowners insurance, it only pays a benefit if something happens.
- **The death benefit is generally tax-free.** The life insurance death benefit pays out tax-free 99% of the time. There are a few situations in which life insurance payouts are taxed, but our advisors can help you avoid that situation.
- **Life insurance is exempt from probate.** If you die, many assets first go through probate (a court-supervised process) before being passed down to heirs. Probate can be costly and time-consuming. Life insurance death benefits do not go through probate (unless you name your estate or a minor child as your beneficiary—don't do this) so your beneficiaries will receive the funds much quicker.
- **Term can be converted to permanent for free.** Most term policies automatically include a "term conversion rider" at no charge. Down the road, if you decide that you want life-long coverage, you can convert your term policy into a permanent policy without needing to go through underwriting again.
- **You can receive early benefits if diagnosed with a terminal illness.** Most term policies also automatically include an accelerated death benefit rider at no charge. This allows you to use some of the policy's benefit amount while you're still alive.
- **Your loved ones are financially protected.** Term life insurance is best known as "income replacement." If you die with life insurance, your loved ones will still grieve, but they can pay the bills. They can stay in their home. They can go to college.

A permanent life insurance policy is 10-15 times more expensive than term life insurance and in most situations permanent coverage is not needed.

You may benefit from permanent life insurance if you:

- **Care for a loved one with a disability or special needs.** If you have dependents who will rely on you long-term, a permanent policy will make sure they are financially provided for after you're gone.
- **Are not financially disciplined.** Term life insurance is inexpensive so, for most people, it makes sense to own a term policy and put the difference into savings or investments. However, this only works if you actually save. If you are not great at putting away money, a permanent life insurance policy can force you into saving.
- **Have a sizable estate.** As of 2019, the estate tax lifetime exclusion amount is \$11.4 million. In other words, an individual may gift or transfer up to \$11.4 million throughout their entire life time (and at death) without incurring any gift or estate tax. However, if your estate is worth more than this, permanent life insurance can provide money to your heirs to pay estate taxes so they are not forced to sell off parts of the estate.
- **Own a family business.** If you have a family business and not all of your children are interested in taking over, the proceeds from a permanent life insurance policy can equalize an inheritance. The business can be left to the children who are interested and leave the death benefit for the children who are not.

NOTE: We do not recommend purchasing permanent life insurance that doesn't require a medical exam unless you are not insurable through traditional underwriting. If you're looking for permanent life insurance and do not want to take a medical exam, first consider the simplified issue option. If you are declined from simplified issue, then consider the guaranteed issue.



Picking the Right Amount of Life Insurance

The “right amount” of life insurance is different for everybody. Life insurance is not a one-size-fits-all product. The amount you need depends on your finances, financial goals, and family situation. Your focus should be to payoff sizeable financial obligations like a mortgage and cover living expenses like food and clothing for as long as you can afford.

Buying Term Life Insurance

Term life insurance is temporary and only lasts a set amount of years that you choose. Depending on age and health, common term length options are 10, 15, 20, 25, 30, 35 and 40 years.

A basic solution for your financial needs would be to buy a term life insurance policy in the amount of your largest source of debt. Choose a term length that lasts until you think the debt will be gone. For example, if you have a \$250,000 30-year mortgage then consider a term life insurance policy with a face amount of \$250,000 and a term length of 30 years.

If you have children, you need to consider the costs of raising them and college tuition, if you plan on contributing. If you die unexpectedly, the death benefit from a term life insurance policy can ensure your children are taken care of financially.

Another option is to determine how much coverage you need and then choose the longest term length you can afford. For example, let’s say you want \$500,000 in coverage to cover the costs of your mortgage and children’s college tuition. You have 15 years left on your mortgage and your children will be done with college within 10 years. However, your budget allows you to comfortably afford a 25-year term. Go with the 25 years. You never know what may happen 10 or 20 years from now.

The cost of life insurance increases with age. If you decide later on you need more term life insurance, your premiums will be higher for a new policy. We recommend that you buy as much as you can comfortably fit into your budget while your premiums are the least expensive.

If your financial obligations end sooner than predicted, you can cancel a term life insurance policy at any time. There are no cancellation fees.

If you need help deciding, head over to [Quotacy.com](https://www.quotacy.com) and you can use our free life insurance needs calculator to see what’s the right amount for you.

Buying Permanent Life Insurance

Typically, if you are buying permanent life insurance you don't need as much coverage as you would a term life insurance policy. The term life insurance policy can cover your big-ticket items that have an end date, for example a mortgage, and the permanent life insurance policy can provide a small benefit to pay for your funeral or any other end-of-life expenses. Supplementing a term life insurance policy with a small permanent life insurance policy may be the perfect life insurance protection for your situation.

Laddering Life Insurance Policies

Laddering life insurance policies can mean buying more than one policy at a time with varying term lengths and coverage amounts, or it can mean owning more than one policy and purchasing them at different intervals. The laddering strategy is ideal if you have different financial obligations you want to cover but don't want to pay expensive premiums for one large term life insurance policy.



Deciding Where to Buy Your Policy

There are no promo codes or coupons available when it comes to buying life insurance. There are no bundling discounts either, unlike with renters or homeowners insurance.

Life insurance rates are regulated at the state level. This means that the price you pay for a specific policy should be the same no matter what. Whether you buy in-person, online, or directly through the insurance company, you will pay the same rate.

The pricing is different across every insurance company and can vary drastically depending on your health or lifestyle factors. An online life insurance broker is the easiest way to buy term life insurance.

Getting term life insurance quotes online is fast and simple through Quotacy. Enter a few pieces of information to instantly get cost estimates (no contact information required!).

Enter into the quoting tool your:

- Zip Code
- Gender
- Birthdate
- Smoking status

Then decide how much coverage you need and for how long. As you adjust the sliders you'll see your price go up or down.

You can apply online in less than five minutes.

Permanent life insurance is more complex than term life insurance and one type will be better for you than another. A brief phone call to discuss your insurance needs is recommended if considering a permanent product. If you're interested in getting a permanent life insurance quote, there is a short contact form to fill out online at [Quotacy.com](https://www.quotacy.com).

Things to Look for When Shopping Online for Life Insurance

Buying term life insurance online can save you time and money, but there are specific things to look for when choosing where to buy from. Let's break down the important elements to look for in an online life insurance marketplace.



Privacy Protection

Understandably, when online shopping you take special care to ensure your private information stays private. To buy life insurance, there is personal information you will need to release. It's essential that the website you choose to buy life insurance from uses secure methods to keep the information confidential and won't sell your information to third parties.

Quotacy uses your personal information to help you get the right life insurance at the right price. Period. Your data is between you and us. Your privacy deserves to be respected, and that's what we do.



Transparent Pricing

Many online term life insurance websites will ask you to pick which pricing class you want to be quoted in. Typically these classes are Preferred Plus, Preferred, Standard Plus, and Standard.

What does this mean? Most people are going to choose "Preferred Plus" hoping that's the pricing they will receive because it's cheapest. However, this does not set realistic expectations.

Quotacy collects your health information before you apply for life insurance and shares with you a real price reflective on the information you give.

We have a proven process to assess your health and lifestyle habits to mitigate pricing surprises after you've applied and been underwritten by the carrier. The disclaimer to this is that it is up to you to give us as accurate and complete information as possible up front. Our process is only as good as the information you share.

Anonymous Window Shopping

The phrase “free term quotes” doesn’t always mean free. You end up paying with your e-mail and phone number and then get flooded with calls and messages from strangers. However, at Quotacy we want you to be able to windowshop as long as you need in order to feel comfortable about applying. Life insurance is an important purchase and you shouldn’t feel pressured or rushed. We do not ask for your e-mail or phone number when you run a quote. It’s truly free.

Works with Multiple Reputable Carriers

If you work with an agent that sells products from one life insurance company, you won’t get as many options as you would if you worked with a company that has access to multiple companies.

Each life insurance company evaluates health and lifestyle risk factors differently. The life insurance industry is very competitive and to remain competitive some companies treat certain conditions more favorably than others. While one insurance company may decline an applicant, who flies single-engine planes on weekends, another insurance company might approve his application at a low rate. This can happen often, which is why it’s to your benefit to apply through a life insurance broker that has access to multiple companies.

Financial Strength

The financial strength of a life insurance company is extremely important because it’s the estimate of their likelihood to be able to pay its financial obligations, i.e. paying your beneficiaries your planned death benefit. The companies are rated on a scale from A to F, with A ratings being the best. Quotacy only works with life insurance companies that are rated A or better.



Honest Reviews

Today you can buy almost anything online. This is great for consumers because companies know they need to step up their products and customer service, or else an unhappy buyer will share their negative experience on all of their social platforms.

We're sure you have read at least one online review before purchasing something. Reviews are totally honest feedback, not just a marketed sales pitch. Many Quotacy customers have reviewed their experience with us through Trustpilot, an online review community. We work extremely hard to go above-and-beyond for our customers and our "Excellent" rating reflects that.



Easy-to-Understand Language

The life insurance industry has been around for hundreds of years and has developed its own jargon-filled language. It's easy for life insurance professionals to get caught up speaking that lingo, which we know can be confusing for customers. One of our missions is to cut through the jargon and explain everything in plain English. All to make sure you know exactly what you're getting and why it's a perfect fit for you.



Agent from Start to Finish and Beyond

Have you ever called a company only to be bounced around from person to person? It gets frustrating. At Quotacy, you're a priority from the moment you enter our site and we are committed to helping you for life. Purchasing your life insurance policy through us means we're here to help you with whatever you need. Even after you buy, we'll provide the same level of attention and customer service with future policy service and annual policy reviews.

Complete the Life Insurance Application Process

Once a life insurance application has been submitted, there are a number of details that the life insurance company needs to review before they approve the policy, coverage, and price. From start to finish the process will take 2-6 weeks on average, which is an industry standard for top-rated life insurance companies.

Life insurance is one of the most important purchases a person can make. It's important to understand the particulars of the policy to make sure it's the best fit for your unique situation, which can take time.

At Quotacy, getting a term life insurance quote only takes 30 seconds, and filling out and completing the pre-application only takes a few minutes. After you submit this pre-application is when we really start getting into the nuts and bolts of processing your life insurance.



1. Compare quotes from top-rated life insurance companies

First, run quotes to get an estimate of what your life insurance policy will cost. Review the policy options and choose the one that best suits your needs.

If you are not sure which policy to choose, we usually advise you to pick the best price. Your Quotacy agent will double-check your policy choice to make sure it's the best fit for your particular situation.

2. Apply online at Quotacy.com

The online application takes about five minutes to complete. There is a short health and lifestyle questionnaire that you need to complete. Plus, progress is saved so you can easily pick up where you left off.



3. We double check to make sure you get the best price

Your Quotacy agent will shop your case to ensure the life insurance company you chose will offer you the best price on the life insurance coverage you're looking for. If there is a company that will treat your case, lifestyle and/or any health conditions more favorably, your agent will reach out and explain your options.

It's your choice whether you want to stick with the insurance company you initially chose or if you want to switch. After you make your decision, your agent will send you a form to sign to complete the application and it will be sent to the insurance company.



4. Complete a phone interview

After we send in your application to the insurance company, one of their representatives will contact you for a confidential phone interview. This should only last approximately 30 minutes.

This phone call is your opportunity to explain answers in your own words. The interviewer will use the call to confirm your identity, and verify policy information and your health history.



5. Complete a medical exam (if needed)

Most life insurance companies require applicants to undergo a simple medical exam. The exam provides the company your most up-to-date health status.

The life insurance medical exam is free, should only take 10-30 minutes, and the examiner will come to your home or office, wherever and whenever is most convenient for you.



6. Review and accept your approved policy

Once the life insurance company reviews your application and any necessary records they will either approve you as applied, offer you a different risk class, or may decline the application. If you are approved as applied this means your initial quote will be your final approved price.

If they offer you a different risk class, your final price will be higher than your initial quote. If this occurs, your Quotacy agent will provide other options for you to obtain a policy that is more inline with your budget. You can go with the life insurance company's offer, go with a suggestion from your agent, or walk away without any fee or cost.

If the life insurance company declines you, your agent will provide you with other coverage options. These options may include re-applying to a different life insurance company for the same product or trying a different life insurance product that has broader acceptance standards.

NOTE: Don't forget to keep your policy up to date

A life insurance policy isn't a set-it-and-forget-it purchase. Just as our lives change, our life insurance needs may change as well.

After purchasing a life insurance policy, it should be reviewed every few years and especially after any major life changing events. Reviewing your policy on a regular basis will ensure you have adequate life insurance coverage and the correct beneficiaries.

How to Prepare for the Life Insurance Medical Exam

Competitive insurance companies require a medical exam before underwriting a policy. Some carriers offer non-med or no-exam policies, but these tend to be much more expensive or are issued with less coverage for the same premium as a company that requires an exam. It's more cost effective to go through the typical underwriting process, which includes the medical exam.

Your health plays a big role in determining the cost of a life insurance policy. When you apply, life insurance companies require you to complete a medical exam. A trained medical technician will come where it's convenient, like your home or workplace, and the exam should only take 20-30 minutes. The more prepared and informed you are, the easier your exam will be and the better your results.

Here are a few tips to consider



Fast 6-8 hours prior to your exam. Not fasting runs the risk of elevated blood sugar and blood pressure levels.



Drink a lot of water the day leading up to and a couple hours prior to your exam. The water will flush out your system and make it easier for the examiner to draw blood.



Don't smoke or drink coffee at least one hour prior. Nicotine and caffeine will elevate your blood pressure.



Avoid strenuous cardio the night before and the day of your exam. Exercise raises your blood pressure and pulse readings.



Avoid drinking any alcoholic beverages at least 8 hours prior. Alcohol is high in calories and sugar which elevates blood pressure.



Get a good night's sleep. Your blood pressure will be lower if you are well-rested and it also helps offset anxiety and fear.



Try to avoid overly salty and sugary foods 24 hours prior. High amounts of salt and sugar elevate blood pressure.

The exam will consist of

- Providing your medical history and that of your family's
- Recording your height and weight, blood pressure and pulse
- Obtaining a blood sample
- Submitting a urine sample

For high policy value or older applicants, electrocardiogram tests (EKGs), treadmill tests, or other assessments may be required.

If you are anxious about what may happen during the exam, talk to your examiner and explain your concerns. They may note your fears in your file and should your nervousness lead to unusually high blood pressure results these notes may be taken into consideration by the insurance company and underwriter.

Being informed and prepared will make the exam easier and ensure you get the best results possible.



Choosing Your Beneficiaries

The whole purpose of life insurance is to provide financial protection for your loved ones: your policy's beneficiaries. Your beneficiaries will receive a check in the coverage amount of your policy if you die within the policy's contract limits as long as the policy is active. In other words, the premiums have been paid.

Many individuals buy life insurance to ensure their children are financially protected should a parent die unexpectedly, but don't name minor children as the policy's beneficiary. If you name your child beneficiary to your policy and they are not yet legal adults when you die, the court will appoint a property guardian to manage these funds until your child reaches legal age.

If you want the life insurance money to go to your young children, instead name a trusted adult as the beneficiary to manage the money on your children's behalf. Or open a living trust, name the trust the life insurance policy beneficiary, and a trustee can manage the money on your children's behalf according to the terms to lay out in the trust. You can also name your minor children as your life insurance policy beneficiaries under your state's Uniform Transfers to Minor Act (UTMA).

The purpose of a well-thought-out beneficiary designation on a life insurance policy is to fulfill your intent on how the death proceeds are to be paid and to provide a clear identification of who will receive them. Situations may change (births, divorces, death of a beneficiary, etc.), so review your designations regularly. It may be a good idea to coordinate this with the attorney who drafted your will or trust if you have them. Not only should you name a primary beneficiary, but list contingent, or secondary, beneficiaries as well. People often make the mistake of only naming their spouse as a beneficiary, but what happens if the spouse dies before them? Or what if the insured and beneficiary die at the same time?

If there is no living beneficiary, the life insurance proceeds will go into the estate and is subject to probate (this is a court-controlled process of wrapping up a deceased person's affairs and proving the identities of individuals entitled to the deceased's property.) This can be a very long process. Another complication to having no living beneficiaries would be creditors. Normally life insurance proceeds are protected from creditors, but if there are no living beneficiaries then the proceeds can be open to creditor's claims.

Be sure to talk with your family and beneficiaries about the policy and where they can find it should you die. The insurance company is not going to automatically know when you die and immediately just send your loved ones money. The beneficiaries need to claim the benefit.

Death Benefit Payouts

If you have a term life insurance policy, the insurance company writes a death benefit check to your beneficiaries if you die within the term. If you have a permanent life insurance policy, the insurance company writes a death benefit check to your beneficiaries no matter when you die. The life insurance company will need to be informed of the insured's death. The beneficiary, or whomever is managing the estate, will need to send in a claims form along with a copy of the death certificate.

You can have more than one beneficiary and you can decide what percentage of the death benefit each beneficiary is to receive. The percentages need to add up to 100. For example, you can list your spouse, adult son, and sister as your beneficiaries with 50% of the death benefit going to your spouse, 30% going to your adult son, and the remaining 20% going to your sister.

About Quotacy

Quotacy was pushed into existence by a passionate team of life insurance professionals that realized the industry was missing a purchasing process that had the customer's best interest in mind.

From the very beginning we have been committed to creating the best customer experience possible. By putting people in control of the life insurance shopping process they are able to go at their own pace and buy without any added sales pressure. We will continue to find new ways to break down purchasing barriers to make it easier to learn and buy life insurance.

Our goal is to help one million families buy life insurance. Our thought is if we can help that many families while staying true to ourselves, then we will have made a difference without having to compromise who we are and what we stand for.

Also, to prove that doing the right thing matters and that you can put people before profits and still be successful.

Important details about Quotacy:



A+ rating by the Better Business Bureau®



We will NEVER sell your information and there are no hidden fees or extra costs



Excellent 4.9/5 Trustpilot rating

Get your term life insurance quote in less than 5 minutes.

quotacy.com