

# WHAT TO EXPECT...



## EXPECT HIGHER PREMIUMS

The more severe your pre-existing condition, the higher the premiums you can be expected to pay.



## PROVIDE MORE RECORDS

The insurance carrier may want additional medical records or other tests before issuing a policy

# ABC

INSURANCE

LIFE INSURANCE  
WITH A  
PRE-EXISTING  
CONDITION

### Sample Agent

123.456.7890 • s.agent@email.com  
123 Anystreet, Anytown, AB 12345

# CAN YOU GET LIFE INSURANCE WITH A PRE-EXISTING CONDITION?

Having a medical condition doesn't automatically disqualify you from buying life insurance. While finding coverage can be more difficult than it is for others, individuals with challenging medical histories and even severe conditions can usually find at least some coverage.

Work with an independent insurance broker who can present your application to a number of different insurance companies to find the best policy for you. When seeking coverage, keep the following in mind.



## GUARANTEED ISSUE LIFE INSURANCE

A few carriers will issue small whole-life policies, typically \$25,000, on a nearly guaranteed basis. There may be an exclusion period of two to five years before the policy will pay a benefit.

## LIMITED UNDERWRITING POLICIES

Some carriers issue smaller policies with no medical exam and limited medical underwriting.



## WORKPLACE GROUP LIFE INSURANCE

Some employers provide smaller no-underwriting or limited underwriting policies to all full-time employees.

You may think that if you have a pre-existing condition, life insurance is out of the question for you. That's not necessarily the case. While you may not be approved for all types of policies, you could still qualify for some life insurance protection. As your trusted independent insurance agent we are here to help when others won't.

## QUESTIONS?

Call Sample Agent today at 123.456.7890 or email at [s.agent@email.com](mailto:s.agent@email.com).