NurseFinalExpense

FREE CHECKLIST

Agent call checklist for nurses

Tick it, fill it in and keep it next to your phone

A licensed agent will ask for the same facts an application does. Have them ready, in this order, so the call is short and your answers match your records.

Before you request the call

- [ ] Decide who the policy is for, and get a spouse's or parent's agreement
- [ ] Pick the amount from the funeral cost, not from a monthly number
- [ ] Choose the hours you can talk, and ask for a text first if you sleep in the day
- [ ] Check your state's agent lookup so you can confirm a license

Facts to have ready

Full name of the person covered

Date of birth, height and weight

State and ZIP code

Beneficiary's full name and relationship

Health history, in the insurer's order

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

Item	What to write	Where to find it
Medications	Name, dose, what each treats	Pharmacy list or patient portal
Diagnoses	Name and date, last 5 years	Visit summaries
Hospital stays	Reason and date, last 5 years	Discharge papers

> Answer exactly what each question asks. Add nothing you were not asked, and leave nothing out that falls inside the look-back window.

Questions to ask about every plan

- [ ] Is it level, graded or guaranteed issue?
- [ ] Does it pay the full benefit from day one for illness?
- [ ] What is paid for illness in the early years?
- [ ] Does accidental death pay in full from the start?
- [ ] What is the monthly premium, and does it ever change?
- [ ] Which day is the bank draft, and can I move it?
- [ ] How long is the free look period in my state?
- [ ] How will I get the policy in writing?

Hold back until you have chosen a plan

- Social Security number
- Bank or card details
- Anything you are not sure is accurate: look it up first

Sources

- NAIC: Life insurance consumer guide
  content.naic.org/consumer/life-insurance.htm
- FTC: The Funeral Rule
  consumer.ftc.gov/articles/ftc-funeral-rule

Request a call when you are off shift at nursefinalexpense.com/quote

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

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