

Checklist: What to Know Before Getting a Quote

1. Know Your Goals

Are you looking for income protection, mortgage protection, final expense, tax-free retirement, or wealth transfer? Knowing your purpose helps choose the right policy type (e.g., Term, Whole Life, IUL, or Annuities).

2. Understand Your Budget

How much can you comfortably afford monthly? Life insurance can start as low as \$1/day, but it's important to be realistic.

3. Age and Health Matter

The younger and healthier you are, the more affordable your policy will be. Have your height, weight, medications, and health history ready.

4. Know the Coverage Amount You Want

A common guideline is 10x your annual income, but it depends on your family's needs, debts, mortgage, and future plans.

5. Decide Who You're Protecting

Think about who your beneficiaries will be—your spouse, children, parents, or business partners.

6. Pick the Right Type of Policy

Each type serves a different need. Term covers you for a specific period. Whole and IULs grow cash value. Annuities provide retirement income.

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7. Decide on Medical Exam or No Exam

Some policies require a medical exam for the best rates. Others (like Simplified Issue or Guaranteed Issue) do not, but may cost more.

8. Be Honest with Your Agent

To get you approved and protect your family, we need accurate info about your health, lifestyle, and goals.

9. Ask Questions

We're here to educate and guide you. No question is too small. Understanding the terms now saves surprises later.

10. Choose a Trusted Broker

At Chico Life Insurance, we shop over 17+ top-rated carriers to get you the best value. Local, licensed, and working nationwide.