

Term Life Insurance Renewals: Questionnaire

Answering these seven quick questions will help you focus on your life today and some of the factors that impact life insurance coverage and cost, leading to a more productive conversation with your agent.

Which age group are you in?

Age is one of several factors that can help determine the cost of your life insurance coverage. Typically, the younger you are the more affordable it may be. This will be the starting point for your agent conversation.

Do you have a spouse or significant other?

Your spouse or partner may depend on your income to help meet monthly expenses. Having life insurance could help avoid putting them in a financial bind.

Do you have mortgage payments?

These large financial obligations are a major reason homeowner's want financial protection in place. This helps loved ones pay the mortgage when they no longer have your income.

What is your youngest child's age?

Your agent will use this information to help determine the policy that best fits your needs, so you can provide for your child's future plans.

Are you using tobacco products?

Since tobacco users have a higher risk of premature death and other health problems than those who don't use tobacco, life insurance premium payments can be higher.

Does your family have a history of heart attack or stroke, cancer, diabetes or kidney disease?

Family medical history may have an impact on the cost of your life insurance, and your agent will help you understand why.

If a health exam is required, are you willing to take one?

Yes

No

Applying for a new life insurance policy can trigger an exam. However, you won't need one if you have a term policy and convert it to permanent coverage.

Download these answers to help jumpstart your.

State Farm agent conversation

Do you have questions?