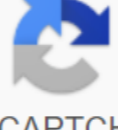


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to matter who you are, like if or not, life insurance has to be part of your plan. Sure, these annoying medical exams may seem to stand in the way, but did you know that there are some types of insurance that leave out this part altogether? Here's what you need to know . . . What is no medical exam life insurance? No exam insurance is a life insurance policy that does not require the insured to take a medical exam before approval to purchase the policy. At first glance, this type of insurance may appeal to you. Many people have a real fear of doctors and something doctor-ish. Others are afraid that they will be rejected because of a pre-existing condition. When it all comes to it, fear seems to be the main reason people are shooting to get a policy like this. How much life insurance do you need? Find out our free calculator! We want to give you a heads-up here: You will need to reveal any condition you have on the medical questionnaires. If the insurer finds you have hidden something on your application that you end up dying of, your death benefit will most likely be withheld from your recipients. And... That's why you get the insurance, right? How does life insurance without a medical exam work? In many ways, the no exam process is similar to the regular life insurance process. Once you are approved for coverage, simply pay a monthly premium in exchange for life insurance protection. And if you die with the current policy, your recipient will receive the amount of coverage. The obvious difference is that there is no exam process. But that's a big difference! It is the insurance company's job to qualify the risk to insure you without a medical exam. They have to go over your other documentation carefully with a fine-toothed comb. Without the exam, they will know less about you and your health, so they have to cover their bases by charging more on premiums. Sure, no exam policy can be a bit quicker to get, but it costs more- sometimes up to twice what an exam policy costs! Sheesh! We'll talk more about that later. What are the types of no exam life insurance? Now we come down to nitty-gritty! Here are three types of no medical exam life insurance. Simplified Issue Life Insurance When you apply for this type of insurance, you won't have to take a medical exam, but insurers will ask you a number of medical questions. Typically, the questions relate to your medical history, any recent hospitalizations, your height and weight, and your use of drugs and alcohol. They could also research other data about you, like your motor vehicle record or previous life insurance applications. If you want to get some insurance quickly, you may be tempted to go the simplified question route, but you'll find coverage is usually limited to \$500,000 or if you earn over \$50,000 annually, it really won't be enough insurance, as we recommend coverage at least 10-12 times your salary. Beyond that, it, not guaranteed approval. And the price of the coverage you get is right up there! Some companies have started offering accelerated underwriting (also called express insurance), which is similar to simplified issue insurance. Accelerated drawing guaranteee replaces the medical exam with its own questionnaire. To see if you are qualified, the insurer uses other data sources to get a better overall picture of your health without an exam. They are quite inventive, so they check all the public records that are available to them. These include your property deeds, criminal records, bankruptcy documents, professional licenses, tax filings and many more. But it's as expensive as simplified - if not more. Guaranteed Issue Life Insurance This type of insurance is really a last resort if you can't find any other insurance due to a pre-existing condition. It's expensive because the insurance company can't even see your medical records. So in their eyes, it's pretty risky to insure you. And get this: Although it's called guaranteed issue insurance, it's not guaranteed. They have some knockout questions on the application that will knock you out of eligibility for the program. Hit one! Almost always, a guaranteed question policy is a small whole life policy for older people (aged 50-85). And when we say small, we really mean paltry! Their death benefits range from less than \$1,000 to the rare max of \$25,000. Hit two! On top of that, they have what they call a graduated death benefit. This means that the full death allowance is not even paid within the first few years of the policy. So if you are able to get it, just don't die too soon! Hit three - you're out! Group Life Insurance Sometimes your employer will provide a small life insurance policy for you. You don't have to answer questions or take an exam, so it's considered a no exam policy. Your company presents it as an additional work advantage for the employee. The insurance company sets the rates by looking at a cross-section of the company's employees. And typically, the employer pays all or at least most of the premiums. In most cases, this policy alone will not fully cover you. Dave Ramsey recommends getting an exam life insurance on his own. But if you can get it for free, it's a bargain. We like for free! Just know if the political payout is over \$50,000, any premiums the company pays are considered income and you'll have to pay taxes on them. In addition, the policy cannot be transferred if you change jobs. How much coverage can you buy? As you can see above, coverages for no exam life insurance are lower than traditional insurance products-maxing out at or below \$500,000. And as we'll see below, they come at a steeper price. The differences between policies are based on your age, medical history and income. Dave recommends getting 10-12 times annual salary in term life insurance. So if you make over \$50,000 a year, you'll probably need extra insurance because the \$500,000 cap just won't ti. However, if other insurance options are not available for your specific situation, no exam insurance option may be the way to go. After all, some are better than none! The cost of No Medical Exam Life Insurers have to make business decisions to ensure they turn on a profit. After all, the insurance industry is a business. To make wise decisions, they need to collect as much information as possible. Risk is the primary motivator, and as Dave Ramsey says, insurance is about transferring risk. All the information that insurers collect helps determine how risky you are as a policyholder. When you fill out your application with them, the insurance company feeds all your information into their little magic medical math machine. This determines not only your insurance ability, but also how much they will charge you for your policy. You see, the cost of no exam life insurance is usually higher than medically guaranteed term policies because without your health information, companies have to make an educated guess about your life expectancy. With this guess, they are taking on more risk of insuring you, so they have to compensate by raising your rate. Shouldn't I get any medical exam life insurance? Let's face it: When you compare the amount of coverage you can have and what you pay for it, getting traditional insurance complete with medical exam wins hands down every time! Aside from the terrible circumstances of an uninsured medical condition, you should go ahead and get regular medical exam insurance. It will make the small hassle of exam worth it in the end. Don't be like most people and wait for a medical emergency to realize life insurance is a must. Spend time now so your family is taken care of later. Once you have your traditional term insurance in place, you'll be glad you did it. If you are not sure where to start, contact our friends at Zander Insurance and get your term life today. Eligibility for life insurance protection may be harder when you have a serious health condition. When you apply for coverage, insurers determine the risk your life insurance would create for the insurer. Healthier people pose less of a risk. If you have a chronic or unmanaged health condition, your policy poses a greater risk, and insurers cannot approve it. Or, if you can get approved for coverage, it can be too expensive. Sneak Peak: Our Top 4 Companies Best for coverage range ** Click here for our complete list below. The same can happen when older people seek coverage, as insurers assess risk based on life expectancy as well as health. So if you can't get coverage and you need it to protect the people who depend on you financially, what can Do? An alternative is to apply for a no medical exam life insurance policy. What is no exam life insurance? A No Medical Exam Policy allows you to avoid the medical exam required by most types of life insurance. Skipping over exam makes approval much easier, you get the coverage you need faster. Typically, life insurance applicants meet with a paramedic professional, also known as a paramed. During this meeting, paramed will: Ask some in-depth health issuesGet the applicant's weight and height to calculate body mass indexGet a blood pressure reading and a resting heart rateTake blood and urine samples from the applicant. A laboratory then tests the samples for various health conditions that could make the applicant a riskier policyholder. This process can prevent people with hard-to-manage health issues such as diabetes from getting medically guaranteed life insurance. Bypassing the health exam could make eligibility for coverage much easier. And without test results to wait for, insurers can make a much quicker decision. There is, of course, a catch. No exam insurance typically costs more and provides less coverage than a medically guaranteed policy because insurers don't know as much about the risk your policy would create. If you are in good health, you should be able to find better coverage at better prices by getting insurance that requires a health exam. Types of life insurance with no medical exam. If you're watching a lot of TV, you've probably seen ads that offer cheap life insurance without medical exams. That's not exactly the case, at least when you compare these policies with traditional, medically guaranteed term policies. Every time you bypass a medical exam, it's going to cost more, and it makes sense. Without access to the information collected from traditional underwriting, your insurer risks more. With insurance, more risk equals higher premiums. It's that simple. For example, a 30-year-old applying for \$250,000 in no exam life insurance from Assurity (Non-Med Term 350) could get the same coverage for about half the cost of a concept policy that requires a medical exam. comp w/examMale30 \$250,000 \$34.76/mo \$19.92/moFemale30 \$250,000 \$28.38/mo \$15.66/mo If you're reluctant to give a medical exam because it's a hassle you might want to give the situation a little more thought. Thought. Make an appointment and spend a few hours with a paramed taking time and effort. But if you are healthy, the medical exam can save you a lot of money over the life of the policy. If it's your fear of needles holding you back from a traditional policy, well, we can't help much there. You will have to decide how much extra you will pay for a policy to avoid that needle. Usually, the higher cost of coverage will be worthwhile if you can't get medically guaranteed coverage. Do I need a no exam life insurance policy? When you are looking for a life insurance policy, speed and convenience can be appealing. It takes a while to research coverage and check out the company's ratings. Adding a medical appointment to the mix won't speed things up. Despite the temptation to speed things up together, it's usually worth the time if one or more of the following is true: You need coverage that would replace 5 to 10 years of your salary so your family wouldn't have to worry about finances if you died. You would like a policy to protect your mortgage so your loved ones wouldn't have to consider selling the house if you died unexpectedly. You can wait four to six weeks to have coverage in place and you don't have serious health concerns. You're not crazy about needles, but you can put up with that fear of a day. Your health isn't perfect, but you don't know anything serious going on. You have some health concerns but have successfully managed the symptoms for several years. You're in good health. You have saved up the money you need to leave your loved ones. It boils down to this: Unless you have a reason to avoid the exam, you'll probably save serious money and get better coverage by going through with the exam. Reasons (Other than Health) to get a Your health may steer you toward guaranteed or simplified issuing life insurance, but health is not the only reason that motivates people to go down this path. Other factors that make no exam life insurance attractive include: Speed: If you need coverage quickly because it's needed for a divorce or a business agreement, simplified issuing life insurance can cut through the waiting period. Sometimes you can have coverage the day you apply. White flu syndrome: Some people fear the medical profession so much they will pay higher premiums just to avoid the medical exam, not because they fear the results of the exam. These customers often point specifically to the needle used to draw the blood sample as the main reason for staying away. Dangerous jobs and hobbies: Along with age and health, traditional medical underwriting means your hobbies and your employment. If you are a skydiving instructor or you draw the race every weekend, you can get a better deal from a no exam policy. Simple convenience: Maybe you're older and need coverage only to Your final expenses and \$25,000 in coverage will be enough. If it's you, a simplified or guaranteed problem policy will do the job without a lot of hassle. If you purchase guaranteed issue insurance be sure to be aware of whether the payment will be classified. Unless one or more of these reasons ring true (or unless, of course, you have a serious health condition) you will probably do better with traditional medical underwriting. Important factors to consider if you're still reading, you're probably serious about getting any exam coverage. So let's be sure you get a policy that meets your individual needs. Life insurance doesn't come with a one-size-fits-all approach, so be sure to consider the following factors when you're shopping for your no exam coverage: Death Benefits When you apply for your coverage, be sure to know if 100 percent of the benefit will be paid to your named recipient, regardless of when the insured goes missing. If not, you can find out for sure how the policy will be classified. Some guaranteed problem policies take three years to reach 100 percent of the payout. In the earliest months of an insurance, it can only reimburse premiums paid by the policyholder before death. Premium amount Find out how much your prize will be and whether it is due monthly, quarterly or annually. If you can't afford the prizes, there's no need to complete the coverage. Compared to medically guaranteed life insurance policies, a no exam policy will typically cost more - sometimes three to four times more - because of the extra risk the insurer takes on. Depending on your situation, you can first apply for medically guaranteed coverage. If you do not qualify, proceed to a non-exam policy. Even if an insurance company rejects you for medically guaranteed coverage, you can succeed with another company. Some of the best life insurers specialize in policies for people who have a certain type of health condition. Even if you are only applying for any physical exam policies, be sure to compare several different policies to find out which company offers the best premium. To make this easier, you can work with an insurance agency that has access to multiple carriers instead of an agent selling insurance from only one company. The insurance company Each time you buy insurance, review the financial strength and the claims-paying reputation of the insurance company you are considering. This can help give you an idea of whether the company will be financially viable and able to pay your claim when your family needs it. Checking the ratings provided by Standard & Poor's, A.M. Best, Fitch and/or Moody's may help determine this. These credit rating agencies thoroughly examine the health of insurance companies and give them grades. Each agency has its own rating scale, but in general a company with an A rating should be stronger than a company with a B rating, etc. If you check Better Business Bureau, you can also show you whether your business has received many complaints from past or existing customers. Type of policy With any kind of life insurance, decide if you need a whole or a concept concept There's a big difference between the two. Life insurance lasts a certain period of time, usually from 10 to 30 years. When the period expires, so does your coverage. This has some pros and cons. Benefits of term policies: Since it has an end date, you can get a lower premium. Term life can provide flexibility. For example, if you need a lot of coverage now but don't need as much in 20 years, you can save with a 20-year term policy. Term life is simpler. You pay a premium and get coverage. Benefits of entire policies: Coverage lasts the rest of your life or until you cancel the policy. All life incurs extra cash value that can be useful later in life. Not all insurers offer both kinds of policies within the umbrella of no exam life insurance. So if you have a certain type of policy in mind, make sure that the insurer you are considering offers it before you apply for coverage. Medically guaranteed. No exam coverage with Haven Life Traditionally, the answer to this question would be no, because your medical exam gives insurers the most complete and reliable perception of your health. Skipping the exam automatically makes it impossible to access the best prices out there. But at least one company now offers a best-of-both-worlds approach to term life. Haven Life, an online agency that sells MassMutual insurance, allows some applicants who are younger than 45 to skip the exam and still get medically guaranteed coverage at a great rate. This is all possible because the company's underwriting department can analyze your medical records using online databases. If they don't find signs of health problems in your past, you may be able to avoid the exam. So check out Haven Life's HavenTerm program, if you're healthy, you really want to avoid a medical exam and you'd like to have a larger coverage amount at a competitive rate. Keep in mind that this coverage is not technically no medical exam coverage. You do not avoid the exam because you are not well; you avoid it because the company has concluded that you are in such great health, you do not even need an exam. Medically Guaranteed. No Exam Cover with Bestowed Handover Life Insurance offers another best-of-both-worlds approach. Young and healthy shoppers can get a great, affordable term life policy without the medical exam. Like Haven Life, Skaen relies on data-driven drawing warranty to determine if you need a medical exam. Applicants in their 20s, 30s and early 40s who don't need an exam could have quality, affordable term life coverage in place within minutes. If you have a more complicated medical history, or if you are in your mid-40s or older, Skerning will require a medical exam. Sideboard does not sell entire life policies or long-term policies longer than a 20-year period. Cheap No Exam Life Insurance Quotes Finding the Lowest on no exam coverage requires comparing multiple carriers. You should approach insurance shopping the way you will approach a new new purchase or a new home appliance. For example, you probably wouldn't buy the first refrigerator you saw in the appliance's storage. Instead, you'd read about the manufacturer. You will compare prices and features and you will make sure the fridge would fit into your kitchen. Give your life insurance coverage the same level of thought as you shop. At the same time, with hundreds of life insurers to choose from, comparing each one could take months or longer. Below are 13 of our favorite life insurers to work with on a no exam policy. If you're not sure where to start your search, consider one of these. The top 15 Best Non-Med insurers for 2020 Haven Life Haven Life, a subsidiary of MassMutual, is one of the youngest carriers on our list (sort of). Although they may be one of the newest, they have already shown that they are the best. Haven Life is changing the way life insurance is bought, with a goal of making it as simple as possible. Their algorithms allow certain people to get life insurance completely online after a decision in just a few days. If you are not in good health, they may require you to take an exam which will slow the process down. As far as lengths go, Haven Life sells policies from 10 years to 30 years. One provision is if you want to buy a 30-year period, you must be under 50 years old. The garden allows you to get up to a million dollars in coverage online without a medical exam, depending on your age and health. If you need \$2 million, then you have to jump through several hoops. Haven Life also has two policy riders you can tack on your plan: Waiver of Premium/Accidental Death Benefit Banner Life Banner Life is one of the best in the business, with an A+ superior quality from ES Best and an AA- from Standard and Poor. For no exam coverage, Banner offers a larger face value amount of \$500,000, and it consistently provides some of the best prices out there. But Banner Life accepts applications only from people aged 20 to 50. If you're the right age, Banner Life might be the best choice for you. For more information, read our review of Banner Life. GoodFinancialCents rating Mutual of Omaha Mutual of Omaha provides a broader selection of no exam life insurance plans with rates that compare with other leading insurers. Mutual of Omaha offers both term and whole life plans that you can buy without taking a medical exam. The company's term plans offer coverage as high as \$250,000. With an A+ from A.M. Best and AA- from Standard and Poor's and an A1 from Moody's, you can count on mutual of Omaha to insure you. Read our full Mutual of Omaha review. GoodFinancialCents rating Ladder Ladder's dynamic term life insurance policies are affordable, expansive (with policies up to \$8million), and come with a streamlined application process. After answering a few about your health, hobbies and family history, you can get immediate approval. The key to accessing coverage will be becoming in good health. If you are young and healthy and your medical records adapt to your answers, you will find cheap, fast and comprehensive no exam coverage. However, if your health is declining and your age is being extended, you may be asked to undergo an exam or be denied in some cases. Keep Ladder on your short list for instant no exam coverage. GoodFinancialCents rating Handover Founded in 2016, Bestow Life Insurance is already changing the way younger shoppers buy life insurance. With Skaen, applicants in their 20s and 30s can get up to \$1 million in term life insurance coverage without a medical exam. These are not simplified insurance or warranty issue policies with low coverage and high premiums. Sideboards offer fully medically guaranteed policies without exam. Database-driven subscription guarantee makes this possible and you will only qualify if Sideboard algorithms say you don't need the exam. This will typically not happen if you are older than 45. Younger applicants who are in good health can't find a faster and more convenient way to get a \$1 million, 20-year term policy. GoodFinancialCents rating Transamerica Transamerica has decades of experience in helping all kinds of applicants get high-quality life insurance at affordable prices. Another A+ rated company of AM Best, Transamerica is reliable. All four credit rating agencies like Transamerica, and so do many of its customers: the company has few customer complaints. What are the drawbacks? Transamerica caps coverage at \$249,999, so if you're looking for a higher level of coverage, Transamerica may not be for you. If you are older, give Transamerica a closer look. It has some of the best life insurance designed for seniors. Principal Financial Group Most companies cap no physical exam life insurance plans at \$250,000, which will not provide adequate protection for many people. If you need more than \$250,000 but also need a no exam policy, check with Principal Financial Group. Principal can offer up to \$1 million in coverage even without a medical exam. In addition, you can get approval in as fast as 48 hours. While the plans will be more expensive than medically guaranteed coverage, Principal offers competitive prices for no medical exam coverage. Principal is rated A+ by A.M. Best, AA- by Fitch Ratings, and A1 by Moody's. Gerber Gerber Life consistently earns high ratings from third-party rating agencies. Following a recent announcement of its sale to WSFG, Gerber has continued to receive positive ratings, with AM Best confident in its future stability. The company offers several no exam options, including term and whole life plans. You can secure up to \$150,000 in a lifetime, no exam simplified issuing life insurance, but if you can't get approval, Gerber also offers one of the simplest market policies. Anyone can get \$25,000 in guaranteed issue coverage without questions asked. Regardless of your health or any previous life insurance refusal in previously, you should be able to get this coverage. Fidelity If you need coverage as soon as possible, check with Fidelity Life. The company's RAPIDecision life insurance policies have streamlined the application process to make it as soon as possible. Instead of having to wait several weeks to get approved for life insurance, you'll be able to get insurance protection for as soon as 48 hours. Fidelity's RAPIDecision Express policy allows applicants to bypass the medical exam and offers coverage from \$25,000 to \$250,000 depending on your age. Fidelity offers term lengths of 10, 15, 20 and 30 years. Fidelity is also highly ranked by the credit agencies, with A.M. Best upgrading the company to excellent by the end of 2018. Assurity With more than 120 years in life insurance, Assurity is one of the oldest and most established companies on our list. And it's not just about age and experience. Assurity has obtained a rating from AM Best. Assurity's NonMed Term 350 life insurance policy gives anyone aged 18 to 65 few life insurance protections up to \$350,000, which is \$100,000 more than most companies can offer without a medical exam. Sagior We can't make a list of the best no medical exam plans without including Sagior. This company has proven one of the best places to get life insurance without a medical exam. Sagior has only three rated classes that keep drawing processes simple and fast. You can buy coverage from \$25,000 to \$500,000 at competitive prices for no exam plans. Along with simple subscription guarantee comes a simple application process. Many applicants can complete the entire application in 30 minutes or less. Sagior is a reliable company as well, confirmed with newly updated ratings from ES Best. Phoenix Life Applicants up to age 80 can get Phoenix Life's Safe Harbor Term Life Express policy, and the company excels in its diversity of riders, allowing you to customize your plan. When you buy no medical exam coverage, you can add riders such as: critical illness protectionchronic disease protectionnon-employment waiver of premium rideran option to convert policy into another form of coverage. These riders can help if you are worried about how you will handle a long-term illness that keeps you from earning but does not provide access to a life insurance death benefit. It's clear that the more riders you add, the more that you get to pay in monthly premiums. Phoenix Life, too, is respected by credit rating agencies, with an A+ from Fitch Rating. Forester Name recognition carries a lot of weight with insurance, but you may not always depend on it. Foresters, for example, offer quality insurance even if you may not have heard of it. Foresters have an A rating from AM Best, which means it should be a reliable partner for your long-term life insurance The company's most popular option is its PlanRight Whole Life Insurance policy. These plans are permanent coverage, which means you'll keep coverage coverage as long as you pay the premiums. Foresters have one of the lowest premium rates schedules out there, but they have some requirements that they will have to meet. The American National American National Life Insurance Company has excellent ratings and several plans you can compare. Their plans are: Freedom Term LifeValueGuard Whole LifeLegacy All Life. Each plan has different benefits and coverage limits that you can choose from. American National's plans range from \$25,000 to \$250,000. In addition, the company has one of the fastest application processes you'll find. You can complete the entire process and get coverage in as little as 15 minutes. American National has excellent ratings from the agencies, with an A from A.M. Best and Standard and Poor's. Americo Last but not least on our list is Americo, which offers term insurance coverage up to \$250,000 for 20 to 30 years. Americo's strengths include its additional accidental death advantage. If you were to walk away from an accident, your family would get an extra 25 percent of your policy face value. Americo also has a premium refund option. Like most return-of-premium riders, expect to pay more, and be sure to read the fine print. Most riders return premiums only at the end of the period, and not if you stop paying premiums during the period. The drawing process is simple. It contains a short questionnaire. Americo also boasts high ratings from credit agencies, with a stable outlook and high scores across the board. No exam or not, your coverage should suit your life You have your reasons for skipping a medical exam. Maybe you feel that you can't qualify for medically guaranteed coverage. Maybe you're so afraid of needles that you'd rather pay a higher premium, and it's not even worth discussing. Maybe you're busy and just need coverage in place to meet a legal requirement. Whatever the reason, you need to know what you're going in for. Getting life insurance coverage should make life easier for your loved ones if you died unexpectedly and could no longer provide financially. Daytime TV ads show no exam coverage as a cinch. Yes, it's easier to get approval with this type of policy, but things rarely work out as nicely in real life as they do in the ads. It may take some time to find the right policy because a number of variables work together to create an insurance policy. Once you have the right policy, these variables work together to your advantage. So before you jump on a policy that looks good enough, check with an independent insurance agent near you or contact us. As consumer advocates, we are on your side. We work with a wide range of life insurance companies and we can help find the best no exam life insurance that best suits your life needs. Needs.

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