

Clarity Questionnaire

Use this resource to **determine your motivations** for starting a life insurance policy.

Grab an e-document or a paper and answer the following questions.

Remember, things like this are a commitment, and knowing your why today will keep you on track toward this goal.

Clarity Questionnaire: **(10 mins)**

Clarifying Your Insurance Interests and Goals

1. Identify Your Requirements:

- How much life insurance coverage do you believe you require? Please consider your dependents, outstanding debts, and the lifestyle you wish to maintain.
- What type of life insurance policy do you think suits you best? (Options: Term, Whole, Universal *If any circle one)

2. Investigate Insurance Providers:

- Are you currently comparing different insurance companies? If so, what specific factors are most important to you? (e.g., premiums, coverage options, customer service ratings)
- Have you requested quotes from any insurers? If yes, which ones?

3. Understand Policy Details:

- How familiar are you with insurance terms such as face amount, premiums, beneficiaries, riders, and policy expiration? Would you like clarification on any specific terms?

4. Examine Policy Documentation:

- Are you prepared to thoroughly review all policy documents, including the application and contract? Do you have a plan to keep copies for your records?

5. Take Medical Exams into Account:

- Are you aware that some policies may require a medical exam? Are you comfortable answering health-related questions and participating in physical assessments?

6. Select a Beneficiary:

- Have you determined who you would like to receive the death benefit? Please list any individuals, trusts, or charitable organizations you are considering.

7. Review and Complete the Application:

- Are you ready to carefully verify all details on the application before submitting it? Do you have any concerns about the application process?

8. Evaluate Your Policy:

- How do you plan to store your policy securely?
- Would you be interested in conducting an annual review of your policy to ensure it aligns with your current needs?

Thank you for taking the time to complete this questionnaire. Your responses will help us better understand your insurance needs and goals.