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5 SECRETS TO
affordable
LIFE INSURANCE
with
HEALTH ISSUES



 HUNTLEY WEALTH
INSURANCE SERVICES

Hello!

My name is Chris Huntley, the president of [Huntley Wealth & Insurance Services](#) and owner of [InsuranceBlogByChris.com](#), the site where you downloaded this report.

At Huntley Wealth, we specialize in:

1. Saving our clients money on life insurance
2. Helping clients with medical issues ranging from mild conditions, such as high blood pressure & high cholesterol, to diabetes or history of stroke, heart attack, or cancer.

You name it, and we've seen it, (and been successful insuring it...) [learn why 13,000 others have trusted us.](#)

So if you have a challenging medical history, or are just looking for the absolute lowest price on life insurance, give us a call at 877-443-9467. We can help!

5 of the Biggest Money Saving Tips for Life Insurance

1

Save 25% on Life Insurance by Losing 3 lbs

2

Don't Buy No-Medical Life Insurance (40-60% Savings)

3

Buy Several Policies Also Known As "Layering" or "Staggering" (10-15% Savings)

4

Choose Annuity Payments Over Lump Sum Death Benefits (10-30% Savings)

5

Always Use and "Independent" Life Insurance Agent (50% Savings or More)

Every day, you see advertisements from life insurance agencies on TV or the radio claiming that they can save you 15%, 58%, or 70% on life insurance.

Is this some kind of a scam?

In fact, no! The right life independent insurance agency can actually save you a lot of money when it comes to buying life insurance.

An independent life insurance agent can save people as much as 50-70% or more on life insurance, by guiding consumers through the following 5 cost savings strategies.

TIP 1

Save 25% on Life Insurance by Losing 3 lbs



Life insurance companies [set “underwriting guidelines” for various health issues such as height and weight](#), blood pressure level and cholesterol level, and they are very strict about only allowing people to qualify for the higher health classes unless you fall within their guidelines.

The simplest example of this is height and weight. Say you are 5’10 and weigh 194 lbs. But the company with the best price requires you to weigh a maximum of 192 lbs to qualify for their best rating.

It may be hard for you to believe that just a few measly pounds could mean the difference between you qualifying for a company’s best class, and their second best class, but it’s true. And there is typically a [25% premium increase for each health class](#). So yes, you could literally lose 3 lbs prior to your medical exam and save 25% on life insurance.

And you might find yourself in the same situation with blood pressure or cholesterol, perhaps just needing to slightly improve your lab levels to qualify for a better health class.

Obviously, you won't know where these levels (or savings) are, so the key is to work with a knowledgeable, independent agent, who can find savings opportunities like this for you.

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In some cases, you may not know your numbers. So for you, I'll just say this. It's incredible how quickly the body can respond to healthy eating and exercise. If you don't already eat well and exercise, I highly recommend you make a conscious effort to do so for at least one week prior to your medical exam. It could save you 25% or more on life insurance.

TIP 2



Don't Buy No-Medical Life Insurance (40-60% Savings)

No-medical exam life insurance policies are being heavily advertised these days because of the convenience of not having to take a medical exam which standard, "fully underwritten" policies require.

Don't be fooled by these commercials because no-medical policies can easily cost as much as **3 times or more** than what you would pay for a standard policy which requires a medical exam.

Life insurance is a long term investment, so if you are young and healthy you might save hundreds or even thousands of dollars simply by getting a policy which requires a medical exam. Another thing to keep in mind is that the death benefits offered on no-medical exams are much lower, and you don't want to be underinsured.

TIP 3

Buy Several Policies Also Known As “Layering” or “Staggering” (10-15% Savings)

Most people buy 1 large policy to cover several purposes, but this may not be necessary, and may be causing you to overpay for life insurance.

There are many reasons why people buy life insurance, but the majority of Americans use life insurance to cover:

- Income Replacement
- The Mortgage
- Children’s College Tuition

Life insurance can be used for different needs AND also for different time periods. For example, you might think you should [opt for a \\$1 million policy](#) to cover all 3 of the above.

At this point, most advisors would recommend their client purchase one policy for \$1 million dollars with a 30 year level term.

But what happens if you pay down your mortgage or your children decide they don’t want to go to college? You’re stuck overpaying for a \$1 million dollar, 30 year policy.

If you are diligently planning for your future, you could probably foresee some of the changes in life insurance needs you’ll face moving forward, and could save 10-15% by staggering or laddering your term life insurance maturities to accommodate your changing needs.

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Take a \$1 million coverage need, for example. By purchasing the same amount of coverage (\$1 million), but instead of purchasing one policy, purchase two or three and ladder the term life insurance maturities.

You might purchase a 20 year policy with a \$500,000 death benefit and a \$500,000, 30 year term policy.

This way, you'll have a \$1 million of coverage for a full 20 years. At the end of 20 years, if you've been [paying down your debt](#), and [saving for retirement](#), as Grayson Bell from DebtRoundup.com teaches, you probably won't need \$1 million of coverage. You can let the 20 year term policy fall off, and only continue paying on the other 30 year policy, leaving you with \$500,000 for years 21-30 of your "life insurance plan."

And since 20 year term costs less than 30 year term, you'll save about 5-10% by laddering your term policies.

Ten and fifteen year terms cost even less than 20 year term, so even greater savings can be achieved if you use, for example, 10 and 30 year maturities instead of 20 and 30.

Sample Layering Strategy for a 40 Year Old Male Needing \$1 Million

Typical Agent Quote:

30 Year Term for \$1 Million - **\$102 per month**

Laddered Quote:

15 Year Term for \$500,000 - **\$21 per month**

30 Year Term for \$500,000 - **\$54 per month**

Total Laddered Premium: *\$75 per month

That's a 26% Savings!

*While initially you would have the same amount of coverage under this laddering strategy, keep in mind the savings is a result of one policy dropping off first, resulting in half the coverage for the next 15 years.

TIP 4



Choose Annuity Payments Over Lump Sum Death Benefits (10-30% Savings)

Most life insurance information you see today advertises that the death benefits will be paid as a lump sum. However, there are other settlement options that you can choose which will save money on your premiums.

[The other option is to get the death benefits paid as an “annuity”.](#) This means that the benefits are paid over a set period of time and in groups of time.

For example, say you make \$75,000 per year, and would like to protect your spouse from the loss of your income upon your untimely death. You determine your spouse would need \$60,000 per year for 15 years.

Again, in this case, many advisors would simply multiply \$60,000 times 15 years and recommend a policy with a \$900,000 death benefit. (Some agents also factor in future interest the money would earn and inflation, but you get the gist.)

But does your spouse really need a \$900,000 lump sum to achieve your goals? You could set up the death benefit to pay out \$60,000 over 15 years, and save about 15% off the cost of your insurance, achieving a very similar goal.

Please note that very few companies offer these pre-determined annuity elections, so be sure to speak to an independent agent [who represents all of the best insurance companies](#), to be sure you find one with the annuity payment option.

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TIP 5



Always Use and “Independent” Life Insurance Agent (50% Savings or More)

This is our most valuable tip that can save you “thousands” of dollars when buying life insurance. Not all life insurance agents are the same.

There are 2 types of life insurance agents you can use to buy life insurance:

- Captive Agents
- Independent Life Insurance Agents

Captive agents are held “captive” to the one company they work for and represent. Your options are very limited about the products offered.

For example, a good independent agent will know which company to apply to in order to get [non tobacco rates for pipe smokers](#), or the companies who won’t penalize you for having a history of cancer in your family, or where to find a [30 year term for 57 years olds](#), (when most companies stop offering 30 year term at age 50 or 55.)

So let’s say you have a tough medical issue, such as diabetes. Some companies are much more lenient in underwriting [life insurance for diabetics](#) than others. You don’t want to get pigeon-holed into applying to a company that’s going to decline you or hit you with a substandard rating when other companies can offer better.

So again, it’s all about the independent agent. Because they have access to multiple companies and know which companies are more liberal for a host of health issues, they can save you 50% or more simply by applying to the right company.

**BONUS
TIP**

Buy Life Insurance Now! Premiums Increase 5-12% Every Year You Wait

Regardless of whether you choose Term or a Permanent life insurance, ladder your maturities, or buy from an independent agent, one tip that holds true in every case is, the earlier you buy life insurance, the more you save.

From age 20 – 35 premiums are relatively the same, only increasing about 3-5% for each year you grow older, and become increasingly more expensive as you age.

After age 35, premiums increase on average 5-7% per year, but that's not all. Now that you're over 35, you are more likely to experience health issues such as an increase in blood pressure, higher cholesterol rates, and weight gain which can negatively impact how you are rated and cost you even more.

[When you get into your 50's](#), premiums increase about 8% for every year you wait, and over age 60, you're looking at a 10-12% premium increase every year!

The general rule in life insurance is that you will likely never be as healthy as you are today, (and you certainly won't ever be younger), so if you've been putting off buying life insurance, I would recommend getting a quote today, and starting the process.

Just be sure to use an independent agent!

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Note on Approvals with Medical Concerns

Sometimes, you just don't know how a company is going to approve a particular individual. We've had cases where we emailed the case details to these three carriers and one said they would approve the case while the other two said they would decline.

In other cases, none of the three carriers above would approve the case, but we got an approval from one of our other companies we represent such as American General, Genworth, or Met Life.

It's best to speak to a knowledgeable, independent agent (one that can use multiple carriers... for example, NOT State Farm or Farmers agents) about your health history, who can advise you on your best move.

We would love the chance to help you, if you call us at [877-443-9467](tel:877-443-9467).



Final Thoughts

Phew! You made it.

We've enjoyed spending a bit of time with you. I hope you can see that at Huntley Wealth Insurance, we're all about helping our clients with high risk medical issues find affordable coverage, and that we do so in a casual, yet professional way. ([more...](#))

*If you already have an agent you are working with, try sending him/her a copy of this report, and perhaps it will help them to find you a better deal. Our #1 priority is that you and your loved ones get the coverage they need... **even if you don't use us.***

Or if you'd like to give us a shot at earning your business, we'd love to help you!

For assistance with a quote, or any other questions or comments, you can call us at [877-443-9467](tel:877-443-9467) or email us at info@huntleywealth.com.

Sincerely,

Christopher J. Huntley

President of Huntley Wealth Insurance



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