

No-Exam Life Insurance FAQ

What Families Need to Know

Simplified issue term and whole life coverage through Everyday Life Insurance

Do we need a medical exam to get life insurance?

Not with simplified issue policies. Everyday Life uses health questionnaires and database checks instead of exams. No blood work, no doctor visits. Most applicants get approved in minutes. Premiums run about 10-30% higher than exam-based policies, but coverage starts immediately.

How much does coverage actually cost?

It depends on age, health, and coverage amount. A healthy 35-year-old non-smoker can get \$100,000 in 20-year term coverage for roughly \$12-18/month. Even \$50,000 in coverage can cost under \$10/month. Get an instant quote to see exact pricing for your situation.

Can we get coverage with pre-existing health conditions?

Many conditions qualify, including controlled high blood pressure, managed diabetes, and past cancer with several years in remission. Serious active conditions like recent heart attack or advanced cancer will likely be declined. Applying does not affect your credit or insurance record.

How does Everyday Life find us the best rate?

Everyday Life is an independent broker, not an insurance company. They compare plans from five top-rated carriers and recommend the best fit for your budget and situation. The quote process is anonymous, takes about three minutes, and does not require your phone number or email to see results. Non-commission licensed agents are available by phone if you want human guidance.

What is Predictive Protection and will it save us money?

Most life insurance locks you into the same coverage amount for 20 or 30 years, even as your needs decrease. Everyday Life builds a plan that scales down over time as your kids grow up, your mortgage shrinks, and your savings build. You only pay for the protection you actually need at each stage, which can mean significantly lower premiums over the life of the policy.

What happens if we cannot keep up with payments?

Coverage lapses after a 30-60 day grace period. Term policies have no cash value, so previous payments are lost. If money gets tight, contact your insurer about reducing the death benefit to lower your premium rather than letting coverage lapse entirely.

Is the payout actually tax-free?

Yes. Life insurance death benefits are generally not subject to federal income tax. Your beneficiaries receive the full amount. The only exceptions involve very large estates (over \$13.61 million) or interest earned on delayed payouts. For most families, the full benefit goes directly to the people you chose.

Learn More and Get Started

Scan the QR code or visit the link below for our complete review with pricing, limitations, and application guidance.



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