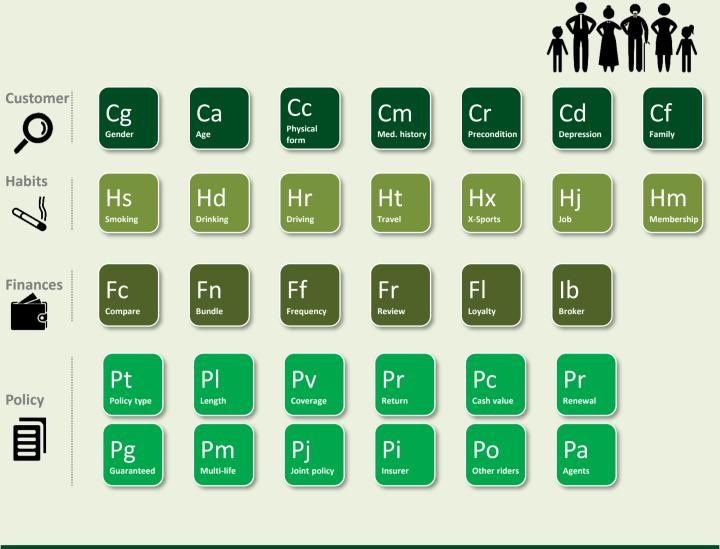
Periodic Table of Life Insurance Savings

Understanding what aspects increase or decrease costs of a life insurance policy is very important because it means that you will be able to make sure that your family and loved ones have enough financial protection should anything happen to you.



Customer



Women pay about 35% less than men



Apply early to get the best rates



if you are overweight or obese



You current health state impacts your rates



Having preexisting health conditions, means higher rates or not qualifying



A history of depression often means higher rates or not qualifying



A family history e.g. cancer may negatively impact your rate

Habits



lf you're a smoker, your rates may double



Heavy drinking can increase your premium up to 50% or even more



Bad drivers can be punished with a 50% higher rate

Нr

Driving



Travelers to dangerous countries might be declined or have exclusions



Being professionally involved into extreme sports means higher rates



Certain occupations may not qualify for traditional insurance



Members of associations, unions or alumnis may enjoy lower rates



It pays to shop around and compare



Bundle life and non-life products to enjoy discounts



Paying annually and not monthly will get you a lower rate



Annual review can lead to new discounts or changes in coverage



Some insurers may reward you be for being a loyal customer



Using a broker means access to various insurers and their policies





Getting a great life insurance rate requires a lot of comparison. At <u>insureye.com</u> you will be able to find the best insurance rate for you or connect with an insurance expert to discuss your particular situation and get an insurance quote tailored to your needs.

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