

## Sample Life Insurance Quotes:

Clients often ask us what a [sample life insurance quote](#) would look like. There are many different companies and plans to choose from. One example would be a term policy quote. This quote would consist of the length of the [level term period of the policy](#), the Company's name, and the estimated premium. All quotes are estimations until underwriting occurs and that will give a definitive rate to the client. I will hear clients say that they got a better rate from another agent they talked too. I will then ask, what was the quote based upon and did you go through the application/underwriting process. A quote can be very misleading to the consumer unless you understand this.

The length of terms in a term product can be [annual renewable term](#) (which goes up every year), 5 year level term, 10 year level term, 15 year level term, 20 year level term, or 30 year level term. Also, another factor in a term quote can be whether it includes any riders like accidental death, other insured rider, and/or waiver of premium. These riders can add money to the monthly premium. Many term policies allow for return of premium (ROP). This is a term policy that refunds the premiums paid if you live through the term.

Another [sample quote](#) could be on the permanent life insurance side. For example, is it a whole life product or is it a universal life, a second to die policy, or a guaranteed universal life. How much premium will be paid in to the various products needs to be in the quote? How much will go towards the premium and if there will be additional premium going in to overfund the policy. What company will be the company underwriting and what type of riders should obviously be included in the quote.

Get a sample life insurance quote from our [free life insurance checker](#), or call Vince, or Morgan at Paramount Life Insurance Company, Paramount California, 90723 -- (800) 554-9142