

When Is It Too Late for Life Insurance?

Here is a question, from one of our Paramount [life insurance bloggers](#)...

When is it too late for life insurance? The time when it is too late for life insurance would be when your health is too bad to get approved by any company or you are too old to qualify. Other than that, you should be able to find some type of life insurance coverage that hopefully fits in your budget. If your health is very bad, than we can use different guarantee issue products that you can more than probably qualify.

The sooner you purchase [life insurance](#), typically the better off you are. The reason behind this is that you are never going to be younger than today and probably not healthier. It can be too late with life insurance if your health takes a turn for the worse as it can make you uninsurable or create a drastic price increase. If you are rated heavily for your medical issues than you may want to consider taking the policy as you can go uninsurable quickly. After a year or two, you can go back to the [insurance companies](#) and re-apply, but in the meantime be covered.

It never hurts to check and see if you can get insurance. If you are not sure, check and see what the options are. The worst case scenario is that you get a no.

For more information about life insurance, contact one of our Paramount Life Insurance specialists.