



# What to Expect

We're now designing a life insurance recommendation for you. Our team uses your goals and personal details to customize something unique – we'll come back to you with a plan we think would work well for you.

We're contracted with a number of insurance companies so we can choose the best fit for you between several products. Each of us has years of hands-on experience working for our clients. Once we design our recommendation, we'll send it over and be in touch to discuss.



## **When you're ready, the next step is to complete an application**

Application isn't a commitment to buy, it just gives the insurance company permission to do an assessment and make you an offer. They'll look at your details and assess your health style – which determines the price you'll pay for your insurance.

### ***We'll have a 20-30-minute call to complete the application with you***

The insurance application gets personal – it could ask for your height and weight, the reason and date of your last trip to the doctor, any medication you're on, smoking and drinking history, your travel plans, driving history, SIN number, income and net worth – to name a few. The insurance company could also ask for a blood and urine sample, have a nurse call you to ask more health questions or order a report from your doctor or specialist (or all the above!). We see these requests often, which are a normal part of this process.

Please be prepared with this information – we'll also need to know if you have any pending medical tests, have any health concerns, are taking medication, or are having treatments of any kind.

It's really important to give a complete and accurate picture of your health and finances on your application. Insurance companies have the right to not pay out on an insurance claim if they discover any inaccurate or missing information.

## **The insurance company will take 1-4 weeks to review your application and make an offer**

Once we have the offer, we'll let you know. Sometimes the offer changes our recommendation. If that's the case, we'll let you know your options – you could either take the same amount of insurance for a higher price, take a lower amount of insurance for the same price, or apply for insurance again later.

### ***Once you're ready to accept the offer, the insurance company will send out your life insurance policy***

We'll meet with you again and there will be more paperwork to sign and payment to be made. This is your official and legal acceptance of the policy. Once that's done – you're insured!

Our team will check in on you from time to time. You can also reach out to us at any time with questions or to book a review meeting. We're here for you – thanks for coming on board!

