



Your Future Elevated.



TOPO



Welcome

Life insurance is one of the more important decisions you will ever make. It is the financial safety net that protects the ones you love the most. Finding the policy that fits your needs and budget can be challenging. At TOPO, we have developed the tools and relationships that provide the most competitive rates available, to ensure your family's needs are met.

Please contact us with any questions about your life quote or policy.

Agent Name

Agent Phone

(877) 540-8376

support@topoinsurance.com



When purchasing life insurance, the question really is not how much **you** need, but how much **your family** will need after your death.



CREDIT CARD DEBT

\$7,949



VEHICLE DEBT

\$10,392



STUDENT LOAN DEBT

\$25,745



MORTGAGE DEBT

\$100,197



FUNERAL COSTS

\$6,560



CHILD'S 4-YEAR
EDUCATION

\$36,556



VARIOUS ANNUAL
HOUSEHOLD EXPENSES

\$24,327

10X

DAVE RAMSEY SUGGESTS
10 TO 12 TIMES YOUR
ANNUAL INCOME

RECOMMENDED COVERAGE:

*COVERAGE

*TERM (LENGTH)

*RATE (PER MONTH)

*CARRIER

By signing below you are agreeing to the recommended coverage above. This in no way requires you to purchase any plans or policies at this time.

Print Name

Signature

The above quote is just an estimate. The actual premium and rate class will be determined after the underwriting process is completed. In addition, you can change your length of term and/or face amount at any time during the underwriting process. Your insurance professional has recommended a certain amount of insurance based on your needs analysis. If you take any amount different than that, it is your personal choice.



YOUR APPLICATION IS IN REVIEW!

Here's what's next...

1

The underwriter will review the application & paperwork.

2

The insurance company will order the lab results from your health exam.
(if one was completed)

3

Medical records will be ordered.
(if requested by the underwriter)

4

Approval, Confirmation of Rate & Delivery of Policy

Allow 30-40 days for entire process.

Any questions? Please email me at:

Or give me a call at:



4 STEPS TO BIG SAVINGS!

Topo's 4 tips to help you pass your health exam.



Watch what you eat!

Eat greens... Not greasy.

Leafy Greens, such as spinach, broccoli, kale, chard and salads, help lower your blood pressure and cholesterol levels. Elevated blood pressure and cholesterol levels are the number one reason life insurance applicants come back at a different rate class than originally quoted.

Stay away from processed foods high in salt and sugar (e.g. fast food). Foods high in sodium can elevate blood pressure. Foods high in sugar could elevate your blood sugar levels.



Watch what you drink!

Lots of water... No coffee/Alcohol.

Drink a lot of water in the day leading up to your life insurance physical exam. This will flush out your system and make it easier for your examiner to draw blood. That is right! Plenty of water makes for full veins, and full veins make it easier for the nurse to find a vein that can be used.

Stay away from coffee, which acts as a diuretic and causes you to urinate more. And completely avoid coffee and energy drinks the morning of your medical exam as it can cause elevated blood pressure.



Give the gym a break!

Take a break from supplements as well.

Exercise can elevate your blood pressure and may also cause elevated proteins in your urine. Lay off the exercise for 24 hours before your exam to make sure your body is clear of any potential issues. Also, consider laying off of the supplements (such as creatine) for a few days. At times, creatine in the urine can cause an underwriter to offer a rate other than applied for.



Fast for at least 8 hours!

Sleep your way to a better score... Schedule an early AM Exam.

When preparing for your medical exam it is important to fast. If you do not fast you risk elevated blood sugar levels and blood pressure levels. The last thing you want is a false positive on your life insurance physical exam.

If you are concerned about fasting for 8 hours, consider taking your life insurance exam first thing in the morning. That way you can simply fast in your sleep, wake up and take your exam.



DAY-OF-EXAM CHECKLIST

The day of the exam is here. Here are a few more life insurance exam tips to be aware of to help you get the best rate possible.

Have a glass of water in expectation of a urine sample.

No breakfast or coffee until after the examiner has taken your labs.

You want your body to be free of anything that could affect your lab results. Better to avoid coffee and breakfast than to take the chance that your lab results come back other than stellar.

Wait to take your blood pressure if you feel overly stimulated.

Sometimes the idea of a health exam for life insurance can cause people's hearts to race. If you find your heart racing, wait to have the examiner check your blood pressure until you have calmed down.

Dress in light clothing.

Sometimes the difference between one rate class and another is one measly pound. Don't take any risks on your medical exam. Wear shorts and a t-shirt. A sweater can weigh as much as two pounds! Deal with the cold and ditch the sweater, at least for the exam.

When the examiner measures you, stand up nice and tall.

Life insurance carriers use a build chart to determine what rate class you qualify for. The taller you are the more weight you can carry. Stretching your neck out for one more inch could mean hundreds of dollars in savings!