Find out how much life insurance will cost in just a few minutes.

It’s quick, easy, and can be totally private if you don’t like the quote and choose not to complete the application.

The whole process begins when you click the link provided in the article where you got these instructions, and it takes you to a page that looks like this:

All you need to do is enter your zip code, and hit the orange “Get Quotes” button.

**Step 1: Basics**

Once you do that, you’ll be taken to the **Basics** page.

Notice how it’s just 3 quick forms to complete – Basics, Health, and Coverage:
Okay, we've started finding insurers for you.

Gender
- Male
- Female

Date of birth
- mm
- dd
- yyyy

Zip code
Enter zip code

Are you currently a U.S. citizen or permanent resident?
- Yes
- No

Do you have a spouse or significant other?
- Yes
- No

Fill out the information accordingly (your zip code will be filled in from the first page), and then hit the orange “Next” button at the bottom of the page.
Step 2: Health

Let’s wrap up with some basic health details.

These questions help us find accurate quotes at each insurance company.

- Height (ft./in.): [ ] ft. [ ] in.
- Weight (lbs): [ ] lbs.

- Have you used any tobacco products in the last 5 years? [ ] Yes [ ] No

- Have you ever been treated for and/or taken medication for any of the following?
  - [ ] Alcohol abuse
  - [ ] Anxiety
  - [ ] Asthma
  - [ ] Cancer
  - [ ] Depression
  - [ ] Diabetes
  - [ ] Drug abuse
  - [ ] Heart attack
  - [ ] High blood pressure
  - [ ] High cholesterol
  - [ ] Sleep apnea
  - [ ] Stroke
  - [ ] Other serious condition
  - [ ] None of the above applies to me

- Great - you’re in demand! When you apply through Policygenius, our experts will help you choose (and apply for) the best fit at the best price. We’re the only life insurance site you’ll ever need.

- Do you have any parents or siblings who contracted cardiovascular disease (heart attacks or strokes), cancer, diabetes, or kidney disease before age 70? [ ] Yes [ ] No

- Have you had your license suspended or revoked, or had more than one ticket or accident in the past 5 years? [ ] Yes [ ] No
Notice the questions you're answering. These are the risk factors that must be specified accurately so the best policy can be selected for your situation. It’s important you check the correct boxes on these two forms.

Different companies price different risk conditions in different ways. The system will find you the appropriate policy for your personal situation at the best price point it can.

It’s not beholden to any single company, but instead, it “shops” it out for you to find the policy and price that fits you.

Once again, after you’ve filled out all the fields, click the orange “Get My Quotes” button at the bottom of the page.
The following page will ask you for your family’s health history:

We only need information about parents or siblings who have suffered from the following diseases:

- Cardiovascular disease (heart attack or stroke)
- Cancer
- Diabetes
- Kidney disease

Insurers use this data to estimate your own health risks. You do not have to answer right now, but if you do we’ll be able to provide more accurate quotes.

If you have nothing to add, you can skip this section by clicking the orange button. Otherwise, add any family members who meet the guidelines outlined on the page.
Once you’re done with that, you’ll get a pop-up asking for your email address:

Don’t lose your progress

You’ve made it so far already! Enter your email and we’ll save your quotes so you can view them anytime

**Email address**

Enter your email

---

Enter your email address and save your progress to be taken to the Coverage page.

**Step 3: Coverage**

Select your coverage & policy length

Coverage Amount

$\$200,000$

Policy Length (years)

- 15 years
- 25 years

Your policy would protect your loved ones with a tax-free, lump sum of $200,000 until it expires 20 years from now.

Next: PICK AN INSURER
Here, you have the option to adjust the amount of coverage you want, along with the term you want. Play around with these options until you find something suitable for your situation.

If you’re uncertain how much coverage you’d like then you can figure it out here with our free life insurance need calculator.

You can slide the blue coverage amount bar in either direction, and Policygenius will tell you what coverage is most popular according to your age.
The other half of the equation is choosing the policy length. If you want to see additional items, you can click the arrows or dots that are highlighted in the screenshot above.

For example, here's what happens if you click on the right-most arrow in the above screenshot:

The range has changed from 15-25 years to 20-30 years.
When you’re ready to select a term, click the radio button that corresponds to your preferred term:

Protection for

20 years

Starting at

$11 /MO

Finally, click the orange “Next: pick an insurer” button to be taken to the final Quotes screen (pictured on the page below).
Step 4: Quotes

Here are your quotes for $200,000 for the next 20 years in monthly rates.

Best Price Guarantee
We searched the market and found the best rates for you. But, if you've been offered a lower price elsewhere, we'll try to beat it. Here's how.

Term Life Policies
$200K / 20 Yrs. Standard, fixed-rate (level) policies

<table>
<thead>
<tr>
<th>Company</th>
<th>Rate</th>
<th>Comparison</th>
<th>Continue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Princpal</td>
<td>$11.28</td>
<td>$11.28/mo</td>
<td>Continue</td>
</tr>
<tr>
<td>Pacific Life</td>
<td>$12.16</td>
<td>$12.16/mo</td>
<td>Continue</td>
</tr>
<tr>
<td>AIG</td>
<td>$15.00</td>
<td>$15.00/mo</td>
<td>Continue</td>
</tr>
</tbody>
</table>

This is where you make your final selection. Note that by clicking “edit” next to your term (in the above example, 20 years in monthly rates), you can select an annual payment, which may give you a discount.
Policygenius offers a few tips on this page:

1. They’ll try to beat better rates offered elsewhere, so if you want to shop around outside of Policygenius, you’re welcome to do that.
2. Policygenius shares that “unlike other kinds of insurance, differences in prices aren’t caused by differences in coverage. Most people just pick their lowest price, since it’s the same coverage.”

You can read reviews and compare the plans on this page as well, and if you need extra assistance, you can chat or call with a Policygenius representative by choosing those options on the right side of the page (on desktop).

**Note:** Chat assistance is also available throughout the entire application process on the bottom right-hand side of the screen.

When you’re ready, click the orange “Continue” button that corresponds to the policy you want to choose, and you’ll be taken to the **Apply** page.
Step 5: Apply!

Fill out your name and number here, and then click the “Continue” button on the bottom.

**Note:** Policygenius says they use your phone number to contact you about your application, and this is true. We received a phone call from them minutes after completing this page. They're very efficient.
The final page you’ll come to is this one:

![Almost there! Here’s what’s next:](image)

Expect a call from us! For compliance, we’re required to verify your details with a quick phone call.

### Three final questions to finish your application...

- **Address (line 1)**
  - Enter address

- **Individual income**
  - Please enter your income

- **How did you hear about us?**
  - Select one

### That’s all we need!

You’re one step closer to getting covered.

Fill out those three fields, and click the final “Submit application for review” button to finish the process.

You should receive a confirmation email from Policygenius shortly after completing your application (in our case, it took around 10-15 minutes).

That’s it! In 3 minutes or less you can know your best rates on life insurance. Give it a try!