

How To Get Your Best Life Insurance Quote in Less Than 3 Minutes

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.

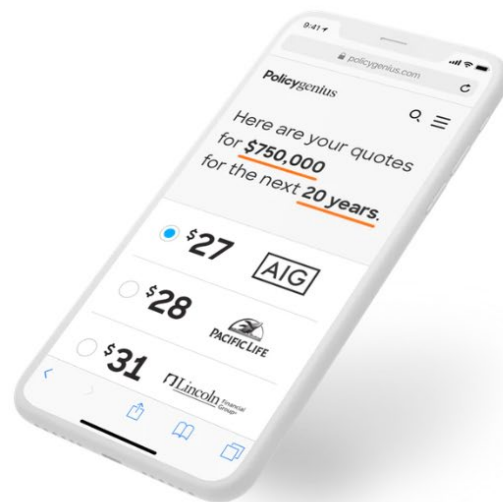
The whole process begins when you click the link provided in the article where you got these instructions, and it takes you to a page that looks like this:

Policygenius + Financial Mentor

Call us at 1-855-695-2255

The easy way to compare and buy life insurance

Zip Code
Enter your zip code here
GET QUOTES



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:

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BASICS HEALTH COVERAGE QUOTES

Okay, we've started finding insurers for you.

Gender

Date of birth ?

mm | dd | yyyy

Zip code

Enter zip code

Are you currently a U.S. citizen or permanent resident? ?

Do you have a spouse or significant other? ?

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.

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Step 2: Health

BASICS HEALTH COVERAGE QUOTES

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
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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?

<input type="checkbox"/> Alcohol abuse	<input type="checkbox"/> Anxiety
<input type="checkbox"/> Asthma	<input type="checkbox"/> Cancer
<input type="checkbox"/> Depression	<input type="checkbox"/> Diabetes
<input type="checkbox"/> Drug abuse	<input type="checkbox"/> Heart attack
<input type="checkbox"/> High blood pressure	<input type="checkbox"/> High cholesterol
<input type="checkbox"/> Sleep apnea	<input type="checkbox"/> Stroke
<input type="checkbox"/> Other serious condition	
<input checked="" type="checkbox"/> None of the above applies to me	

Great - you're in demand! When you apply through Pollicygenius, our experts will help you choose (and apply for) the best fit for 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



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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.

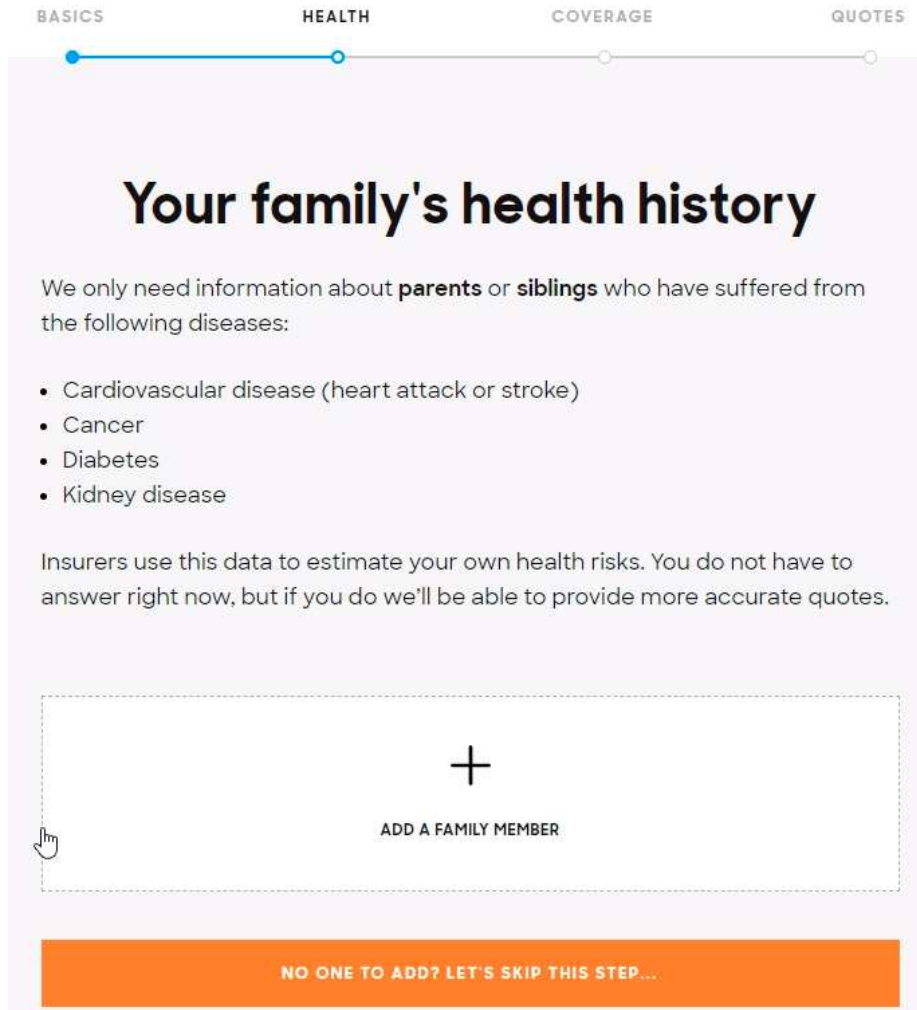
Different companies price different risk conditions in different ways. The system will find you the appropriate policy for your personal situation at the best price point it can.

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.

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The following page will ask you for your family's health history:



BASICS HEALTH COVERAGE QUOTES

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.

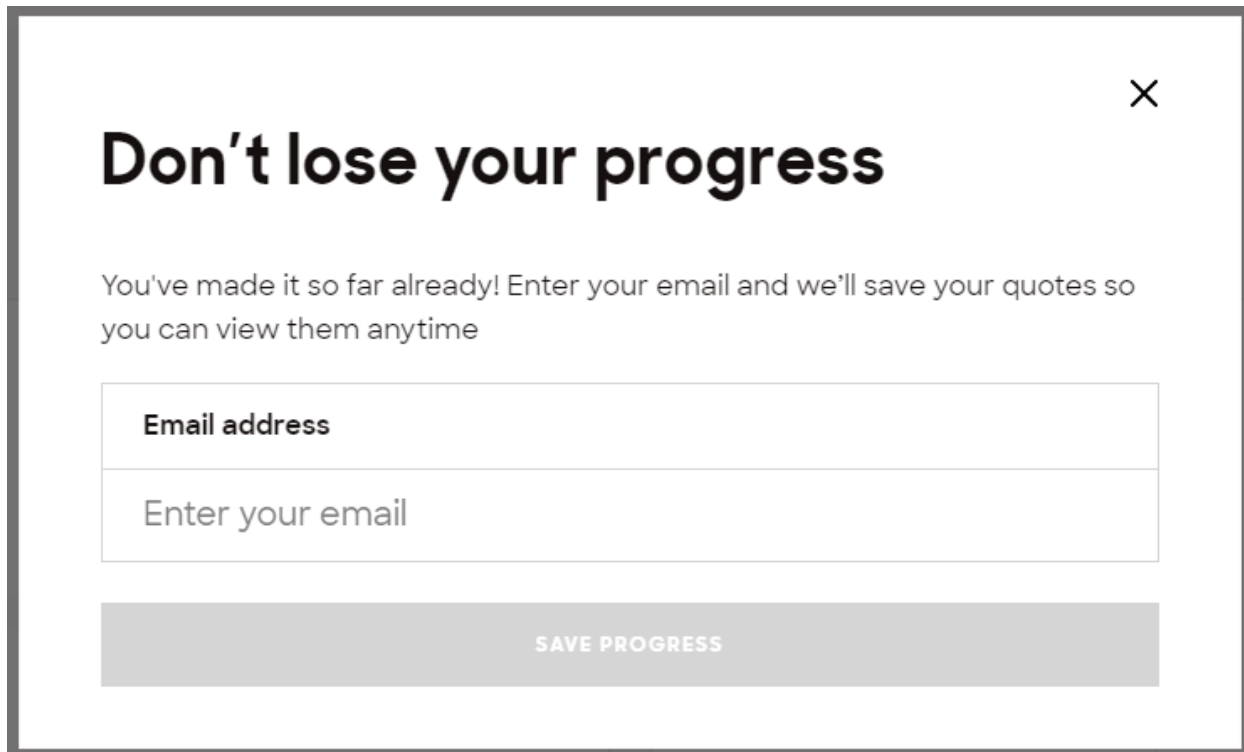
+
ADD A FAMILY MEMBER

NO ONE TO ADD? LET'S SKIP THIS STEP...

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.

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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

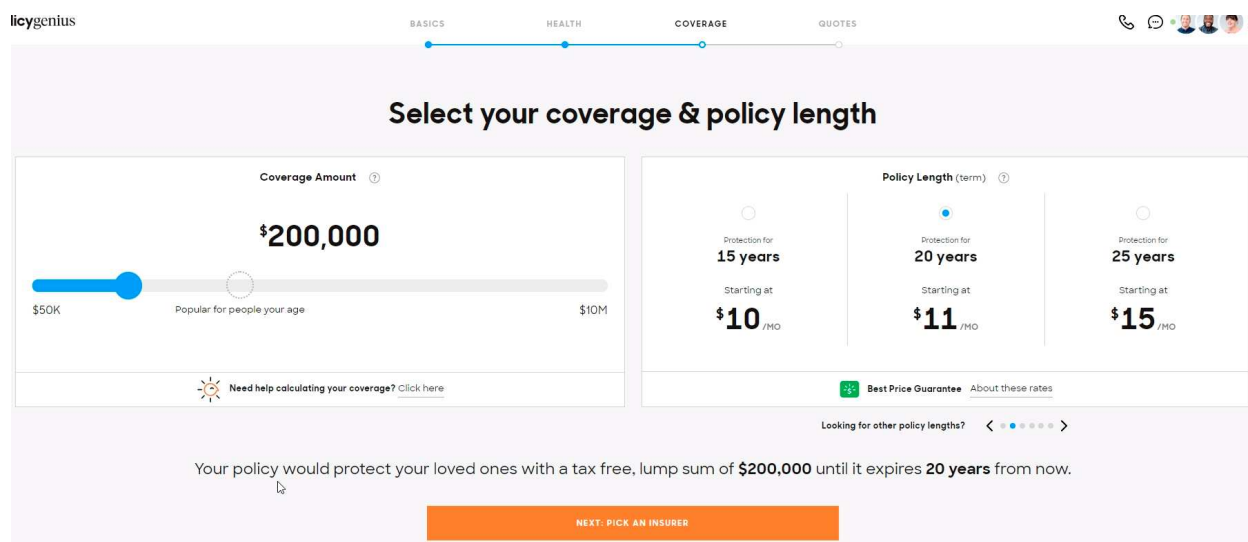
Email address

Enter your email

SAVE PROGRESS

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

Step 3: Coverage



licygenius

BASICS HEALTH **COVERAGE** QUOTES

Select your coverage & policy length

Coverage Amount

\$200,000

\$50K Popular for people your age \$10M

Policy Length (term)

Protection for	Starting at
15 years	\$10 /MO
20 years	\$11 /MO
25 years	\$15 /MO

Need help calculating your coverage? [Click here](#)

Best Price Guarantee About these rates

Looking for other policy lengths? < ● ● ● ● ● >

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 INSURED

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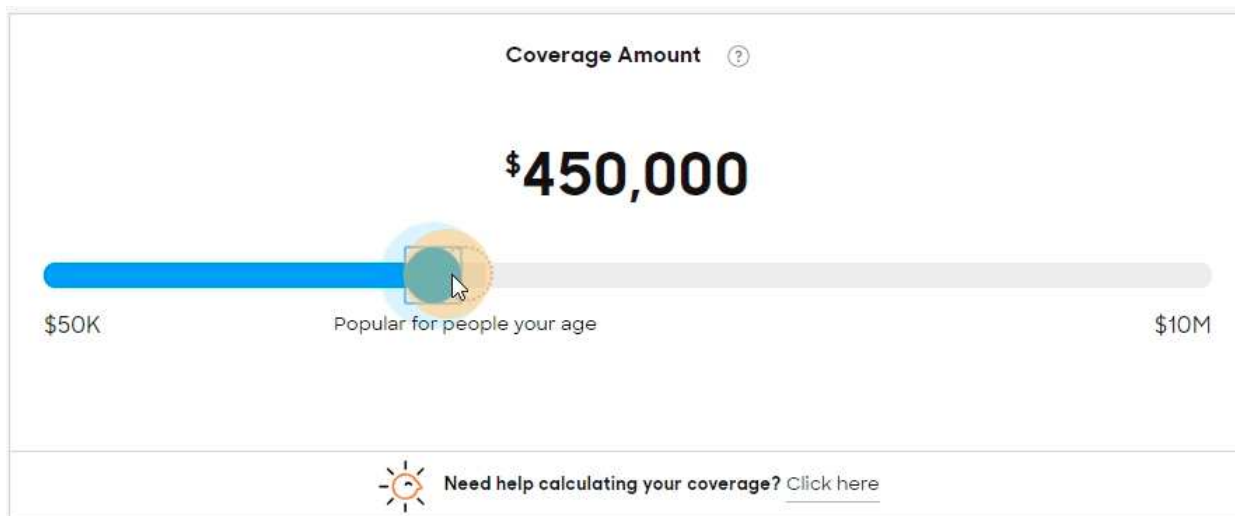


Here, you have the option to adjust the amount of coverage you want, along with the term you want. Play around with these options until you find something suitable for your situation.

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.



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Policy Length (term) ?

Protection for	Starting at
15 years	\$10 /MO
20 years	\$11 /MO
25 years	\$15 /MO

Best Price Guarantee About these rates

Looking for other policy lengths? < ● ● ● ● ● >

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:

Policy Length (term) ?

Protection for	Starting at
20 years	\$11 /MO
25 years	\$15 /MO
30 years	\$15 /MO

Best Price Guarantee About these rates

Looking for other policy lengths? < ● ● ● ● ● >

The range has changed from 15-25 years to 20-30 years.

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When you're ready to select a term, click the radio button that corresponds to your preferred term:



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


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Step 4: Quotes

Quotes for you Saved + Quotes for your spouse




Here are your quotes for **\$200,000** for the next **20 years** in **monthly** rates. [Edit](#)

**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

Compare <input type="checkbox"/>	 Read Reviews	\$11.28 /MO	CONTINUE
Compare <input type="checkbox"/>	 Read Reviews	\$12.16 /MO	CONTINUE
Compare <input type="checkbox"/>	 Read Reviews	\$15.00 /MO	CONTINUE

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.

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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.

 YOUR EXPERT [FAQs](#) [INSURERS](#)



Kadeem Kirsten
[KADEEM'S BIO >](#)

Need human advice from a Policygenius expert?

- ✓ Get a no-catch, no-obligation expert review of your quotes – absolutely free
- ✓ Our experts are not paid on commission, so we can offer totally unbiased advice
- ✓ 94% of our clients on Trustpilot rate Policygenius service "excellent"

 REVIEW BY CHAT

 GIVE US A CALL

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Step 5: Apply!

BASICS HEALTH COVERAGE QUOTES APPLY

Good choice! Let's get you covered.

All that's left is to start your application. This part is no-cost and no-obligation—we'll review everything with you before moving forward.

YOUR QUOTE

Best Price Guarantee

\$11.28 /MO

Lock in this price
Your rate gets locked once your policy goes into effect. It can't go up as you get older or if your health changes.

Principal

COVERAGE	TERM
\$200,000	20 years

WHAT OUR CUSTOMERS ARE SAYING

★★★★★

"I would recommend Policygenius to everyone who wants to find a good advisor for insurance, they are experienced, prompt to respond, and got you the best deals!"

Rocio B.

9.7 / 10 750+ Reviews ★ Trustpilot

First name
Enter first name

Last name
Enter last name

Your email
journeytosaving@gmail.com

Best phone number to call
Enter phone number

Your number stays between us.
We only use it to contact you about this application.

CONTINUE

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.

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The final page you'll come to is this one:

Almost there! Here's what's next:

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)

Individual income ?

\$

How did you hear about us?

Select one ▼

That's all we need!

You're one step closer to getting covered.

SUBMIT APPLICATION FOR REVIEW

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!