



BEFORE YOU BUY

7 questions Veterans and truckers should ask about life insurance

A practical checklist from Solidarity Agency, LLC

Bring these questions to your next coverage conversation. Write down the answers and ask to see the policy language that supports them.

1. What kind of policy am I buying?

Ask for the policy's actual name and type in writing. A marketing label such as mortgage protection does not explain the contract. Find out whether you are considering term life, whole life, or universal life. Compare policies that solve the same need before choosing a premium.

My notes: _____

2. How long will the coverage last?

Write down the end of a term's level-premium period, any renewal age limit, and the deadline to convert. For permanent coverage, ask what conditions must be met to keep it in force. Match the duration to the obligation: a mortgage, income replacement, or final expenses may call for different timelines.

My notes: _____

3. When does the full death benefit begin?

Get the effective date and any waiting period or graded benefit in writing. Ask what the beneficiary would receive for an accidental and a non-accidental death in the first two years. VALife has a two-year waiting period for full benefits. Private policies have their own terms; immediate coverage should never be assumed.

My notes: _____

4. Which premiums and values are guaranteed?

Separate contractual guarantees from projections. Ask for the premium schedule and guaranteed benefit amounts. With universal life, discuss the charges, funding needed to maintain coverage, and what happens if performance is lower than illustrated. A sales illustration is a scenario, not a promise about future results.

My notes: _____

5. What coverage and benefits do I already have?

Veterans should bring their VA, military, employer, and private coverage information. Truckers should check whether benefits continue after a job or contract change. List beneficiary designations and existing family resources. A review may reveal a gap, an overlap, or that your existing protection already fits.

My notes: _____

6. Can I maintain this premium when income changes?

Choose a budget you can keep during a slow month, a change in work, or retirement. Ask what happens after a missed payment, and what cancellation or surrender could cost. If a prepaid funeral plan is involved, ask about transfers, refunds, excluded items, and what happens if the provider closes.

My notes: _____

7. What changes if I replace my current policy?

Compare the old and new contracts side by side. Ask about surrender costs, new waiting periods, contestability provisions, underwriting, and lost benefits. Keep existing coverage until a replacement is approved, active, and understood. Do not cancel because a quote looks attractive; a quote is not an issued policy.

My notes: _____

My coverage review worksheet

Current insurer / policy type: _____

Benefit amount: _____ Monthly premium: _____

Coverage / level-premium end date: _____

Full benefit start date or waiting period: _____

My main question: _____

Your next step

Bring your policy, a comfortable monthly budget, and your questions to a free review with Jeremy Lewis, former U.S. Army Captain and independent life insurance broker.

Book: app.ringy.com/book/leavinglegacy
solidaritylifeagency.net | info@jlewisagency.biz

Sources: NAIC, Life Insurance (content.naic.org/consumer/life-insurance.htm); VA, VALife (va.gov/life-insurance/options-eligibility/valife/); FTC, Planning Your Own Funeral (consumer.ftc.gov/articles/planning-your-own-funeral). Reviewed September 30, 2026.

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