# Sales Warning Signs to Watch For · Checklist

Educational checklist · 1 page · Keep this sheet as a reference during any insurance conversation

Life insurance can be an important family protection tool. Some common sales tactics — used with good or poor intent — can lead to decisions that don't align with your family's goals. This sheet lists 12 common phrases that deserve a second look and suggests questions to ask instead. The goal isn't to distrust every agent, but to help you compare options with confidence.

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| **1.** | «Whole Life is the best investment you can make» | ■ |
| **2.** | «If you buy today, I'll give you a discount that expires at midnight» | ■ |
| **3.** | «No medical exam needed, I'll approve you in minutes» | ■ |
| **4.** | «You need a minimum of $5,000,000 of coverage» | ■ |
| **5.** | «Cancel your current policy and buy this new one» | ■ |
| **6.** | «This policy pays guaranteed dividends» | ■ |
| **7.** | «The investment component grows tax-free at 8%» | ■ |
| **8.** | «This replaces your 401(k) — it's more tax-efficient» | ■ |
| **9.** | «The commission comes from the insurer's pocket, not yours» | ■ |
| **10.** | «It's a unique product only I can offer you» | ■ |
| **11.** | «This policy is too complicated to explain» | ■ |
| **12.** | «You don't need to compare — this is the best option» | ■ |

## WHAT TO DO IF YOU HEAR ONE

**1.** Take time. A good policy doesn't require rushed decisions — say «I need to review this carefully; I'll reach out when I'm ready».

**2.** Request the proposal in writing including: cost, coverage, fees, surrender charges, exclusions, and conversion options.

**3.** If you've already signed, review your state's «free look period» (typically 10-30 days) to evaluate whether the policy fits your goals.

**4.** Consider a second opinion from a financial educator, fiduciary advisor, or qualified coach.

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## ✓ POSITIVE SIGNS IN AN AGENT OR ADVISOR

- ✓ Takes time to understand your family's situation and goals.
- ✓ Gives you space to decide, without artificial time pressure.
- ✓ Encourages you to compare options across several carriers.
- ✓ Acknowledges that not every product is appropriate for every family.
- ✓ Explains cost, coverage, fees, and exclusions clearly.
- ✓ If a fiduciary, is willing to confirm it in writing.

**NEXT STEP** · If any conversation leaves you with doubts, consider a second opinion from a financial educator or qualified advisor. Every family's situation is different — and comparing options is always worth the time.

**EDUCATIONAL NOTICE**

This information is educational and should not be considered individualized financial, legal, tax, or insurance advice. Every family's situation is different. For personalized guidance, consult qualified professionals who act in your interest.