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Term Life Insurance The Cheapest Policy With Needed Benefits.

For people who fall under the Preferred Plus Health Category the life insurance rates are very low but the point is only very few people qualify under that group. Because it is not just your health that matters, even the health condition of your parents and siblings are taken into consideration. Even if any of those have a history of cardiovascular disease or cancer before the age of sixty then you will not be listed in this group. The insurance are very stiff on those parameters.

Being included under Preferred Plus Health Category also means that:

- You have no history of alcohol or substance abuse
- You have no history of reckless driving or driving under the influence of alcohol or drugs. Moreover, you should not have more than two moving violation in the last three years.
- Your cholesterol level must not exceed 220, blood pressure 140/85 etc. There is a long list of diseases and you need to be free from all of them to qualify for Preferred Plus category and to be able to buy life coverage at cheapest life insurance rates.
- Neither should you have any hazardous avocation.
- Moreover, you need to be resident of the United States Of America for the last three years. You must also be a US citizen or must hold permanent visa to avail such benefit.

However, all such criteria vary from carrier to carrier and so if you want cheap life insurance rates, you need to shop around a little. In fact, shopping around is a prerequisite of any successful policy purchase. Nonetheless, you cannot actually shop around unless you know what you want and how much you can pay for it without curtailing any of your major expenses. Therefore, you must first find out your need and then your own financial condition before you start shopping for different quotes.

At the same time, you must be little careful about the whole affair. Although it is important to see if the policy prices are affordable enough, it may be counter productive to focus too much on it. The face value of the policy should be big enough to cover all your insurance needs. Ideally, a true life insurance policy should replace the total income that you bring in every month. Do not lower the coverage amount even for the sake of affordable life insurance.

If you think that you need a policy that has cheap life insurance rates but large face value and if you think that such a policy is not easy to get then your or wrong. You must not have the knowledge of term life insurance or you must be unaware of such a policy. A term life insurance policy is one that gets you just death benefits; they do not add any cash value to your policy. All the money that you pay is mostly used to buy death benefit and so you have a great face value.

On the other hand, most other policies offer an investment opportunity along with death benefit and so the money paid as premium is divided into number of accounts to facilitate payment of death benefit as well as growth of cash value. Therefore, you naturally receive less death benefit even though the premium you pay is considerably high.

For person who are looking only for death coverage is always advisable not to go for any investment policies. Because to get a good death benefits in a investment policy you need to pay very high premium, also because of such a high premium you might tend to give up the insurance policy hen you come across any financial crisis in life. In the case of term life insurance this will not happen as the insurance rates are very low and you this will not alter your financial crisis and at the same time you get desired death benefits.

A term life insurance policy will be valid only for the term duration that is set. After that term you will not be eligible for any benefits and most of the time people do not die within the term period and hence do not get any benefits. That the main reason people often tend to buy investment policy which also provides death benefits. If you are person who has a good knowledge on insurance policy will realize that these policies are really better than the other policies. If you can calculate the term period correctly for which you need security then you will see that these policies are affordable and at the same time are reliable.

David Livingston has been involved in the insurance industry for a long time and is considered to be one of the leading expert in this industry. For more information on how to get [affordable life insurance](#) or getting [life](#)

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