



Life insurance is one of the few products where timing, health, and circumstance intersect in ways that dramatically change the outcome for a family.

# Dangers of Delayed Delivery

When a life insurance application has already been submitted, but the client hasn't completed the final delivery requirements, it can feel like the hard part is done. In reality, this is the moment when the risk of losing the coverage is at its highest. Until the policy is formally placed in force, the client is still exposed to changes in health, finances, and carrier rules—any of which can undo all the progress that's been made.

Therefore, DBS encourages advisors to work with their clients as much as they can to ensure they complete the final steps toward placing the coverage in force. The risk isn't just theoretical; it's real, and it can have lasting financial and emotional consequences.

## Why Delays After Approval are so Risky:

1	Health can change before the policy is activated.	Even a minor medical event, such as an ER visit, a new medication or an abnormal test, can trigger a requirement for updated underwriting. If the change is significant, the carrier may increase the premium or withdraw the offer entirely.
2	The approved rate isn't locked in forever.	Carriers typically give a limited window to place a policy. If that window closes, the client may have to reapply at an older age or under new underwriting guidelines, both of which can raise the final cost.
3	Life events can disrupt the ability to qualify or pay.	A job loss, divorce, or financial setback can make it harder for the client to accept the policy or maintain premiums. Even if they still want the coverage, their circumstances may no longer support it.
4	Products and underwriting programs can change mid-process.	Carriers sometimes discontinue products or adjust their guidelines. If the client misses the placement deadline, the same policy may no longer be available or may come with stricter requirements.
5	The most serious risk: something happens before the policy is in force.	If the client dies or becomes critically ill before signing delivery requirements and paying the first premium, the policy is not active. The family receives no benefit, and the advisor is left knowing the protection was never finalized.

## Why Advisors Should Act with Urgency

Encouraging clients to move forward isn't about pressure—it's about stewardship. You may understand the risks of delay better than your clients do, so a gentle but clear sense of urgency helps clients protect their families while options are still open, prices are still favorable, and health is still stable.

***Life insurance is one of the few financial tools that must be secured before it's needed. Waiting until "the right time" often means waiting until it's too late.***

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