

# Life Insurance Disclosures & Methodology – Map My Pay, LLC

Map My Pay, LLC (“Map My Pay”) provides tools to help you understand possible costs of life insurance and to connect you with licensed insurance professionals. This page explains how our life insurance estimates and marketing statements should be understood.

Nothing on this page or on our site is legal, tax, or financial advice. For advice about your specific situation, please speak with a licensed professional. If you have questions about these disclosures, contact us at [legal@mapmypay.com](mailto:legal@mapmypay.com).

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## 1. Who We Are (and What We Do)

Map My Pay, LLC is a technology and education company. We:

- Provide a **life insurance quote calculator** that shows estimated premiums based on information you enter.
- **Forward your information** (with your consent) to licensed insurance agents or brokers who can offer actual policies and finalize coverage.

Map My Pay:

- Is **not** an insurance company.
- Is **not** currently acting as a licensed insurance agency or broker.
- Does **not** issue, underwrite, or bind insurance policies.

All solicitations, applications, and sales of insurance are conducted **only** by independent, licensed insurance agents or brokers and the insurance carriers they represent.

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## 2. About Our Quotes and Rate Illustrations

Any quotes, price ranges, savings examples, or “from as low as \$X/month” statements you see on our website or in our app are:

- **Non-binding estimates**

- Based on sample profiles and assumptions
- Subject to change at any time
- Not a guarantee that you will qualify for that rate or coverage

Final premiums and eligibility are determined solely by the **underwriting insurance company**, after it reviews your full application, medical history, and other required information.

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### 3. “No Medical Exam” / Accelerated Underwriting

If we use language like:

“No medical exam”  
or  
“Accelerated underwriting”

this means:

- Some products may be issued **without a physical exam**, depending on the carrier and your health profile.
- Availability depends on product, age, health history, and other factors.
- You must answer all health questions **truthfully and completely**.
- The issuing carrier may still request additional information (for example, medical records, prescription history, or other checks) before making a final decision.

Not everyone will qualify for “no exam” products, even if the calculator shows an estimate.

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### 4. “You Could Save Up To X%” or “You Could Save \$X per Year”

If we show statements such as:

- “You could save up to **[X]**%”
- “You could save **\$(X) or more per year**”

those statements are illustrations based on **comparisons**, for example:

- Comparing the highest and lowest quotes available for a specific sample profile
- Using a specific coverage amount (e.g., \$500,000), term length (e.g., 20 years), age, gender, health class, and state

- Using data available in our system or from our insurance partners as of a specific “**valid as of**” date

Your savings may be **higher or lower**, or you may not save at all, depending on:

- Your age, health, and lifestyle
- Coverage amount and term length
- State of residence
- Which insurers you qualify for

These examples are **for illustration only** and are not a promise that you personally will achieve the same savings.

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## 5. “As Low As \$X/Month” and Coverage Examples

If we show sample rates such as:

- “\$100,000 in coverage for as little as **\$X/month**”
- “\$500,000 coverage starting at **\$Y/month**”
- “\$1,000,000 policy from **\$Z/day**”

those examples are based on a **specific sample profile**, for example:

- A non-smoker
- In a particular age range
- With a particular health classification
- In a specific state
- For a particular term length (e.g., 10, 20, or 30 years)

For each such statement, Map My Pay or our partners calculate the example rate using data from one or more insurers as of a given date (e.g., “Rate illustration valid as of [MM/DD/YYYY]”).

Your actual rate may be **higher or lower** because:

- You may have a different age, health class, or smoking status
- You may select a different term length or coverage amount
- Different insurers offer different pricing and underwriting rules

All of these examples are **illustrative only**, not offers, and not guarantees.

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## 6. “Life Insurance Is Cheaper Than You Think” and “Rates Increase With Age”

From time to time, we may use general educational statements such as:

- “Life insurance is often less expensive than people expect.”
- “Life insurance rates generally increase as you get older.”

These statements are based on:

- Industry research and publicly available studies (for example, consumer perception surveys showing typical misestimates of price).
- Actuarial principles and rate tables from life insurance carriers showing that premiums normally rise with age, all else equal.

These statements are **general trends**, not promises about any specific person’s cost, and can vary based on underwriting, health status, and product type.

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## 7. Product Availability and Carriers

- Not all insurance products are available in every state.
- Eligibility, pricing, and product availability depend on the rules and underwriting guidelines of the insurance carriers and the licensed agents you work with.
- Any reference to “top carriers” or “multiple insurers” means that our partner agents have access to a selection of reputable companies, which may change over time.

Map My Pay does **not** control which products any given carrier chooses to offer, nor can we guarantee approval from any particular insurer.

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## 8. How Map My Pay May Be Compensated

Map My Pay may receive a **referral fee, marketing fee, or share of commission** from our insurance partners if you purchase a policy after being referred from our platform.

Important points:

- This compensation **does not increase the premium you pay** to the insurance company.

- Insurance premiums are set by the carrier and already include any commission or compensation.
- We do not favor any specific insurer solely because of the amount of compensation offered.

If you have questions about compensation related to a specific policy, you can ask the licensed agent who contacts you or email us at [legal@mapmypay.com](mailto:legal@mapmypay.com).

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## 9. We're Not a Law Firm, Tax Advisor, or Financial Planner

Map My Pay, LLC is **not** a law firm, tax advisor, or financial planning firm.

- We do **not** provide legal advice, tax advice, or individualized investment advice.
- Our tools and content are **self-help and educational** only.
- Any decisions about estate planning, trusts, tax strategy, or investments should be made with the help of qualified professionals such as attorneys, CPAs, or financial advisors.

Use of our website and tools is subject to our **Terms of Service** and **Privacy Policy**.

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## 10. Contact Information

If you have questions about these disclosures or believe a statement on our site is unclear, you can reach us at:

**Map My Pay, LLC**

Email: [legal@mapmypay.com](mailto:legal@mapmypay.com)

(We do not currently provide phone support for legal or compliance inquiries.)