

What to expect when applying FOR LIFE INSURANCE



What happens next...

A CONFIDENTIAL PHONE INTERVIEW



You'll be contacted in the next 24 hours for a **20 - 30 minute confidential telephone interview** to complete the life insurance application. When you receive the call, you'll also have the opportunity to schedule **your paramedical examination**. The paramedical exam will help determine your eligibility for the life insurance coverage requested by you and your agent. As a common rule of thumb, schedule your paramedical exam between 8 to 11 am, which is commonly the lowest stress point during the day and may produce better results.

Preparation for the telephone interview and the exam are very important to a quick and easy process. You'll be asked details about your medical history during the **phone interview**. Depending on the life insurance coverage financial information may be requested. It will be important to have the following **available for your phone interview**:

- Name of physician
- Name of medication
- Daily dosage and number of times taken per day
- Reason for taking medication

The paramedical exam is typically scheduled during the phone interview. The date, time and place of the location are completely up to you. The exam is at no cost to you and is an important factor in determining eligibility.

What to expect...

DURING THE EXAM



Do not skip your morning medication, for the best results take medication 1 to 2 hours prior to the paramedical exam. If you've missed your medication prior to the exam, please let the examiner know you've *missed your medicine this morning and intend to resume your daily regimen*.

Depending on the amount of coverage and/or age, you may be asked to complete additional testing or have an additional exam with a physician.

How to prepare...

FOR YOUR PHONE INTERVIEW

Make a list of:

- **Recent physician visits** (date, name and address)
- **Medications** (name, dosage, frequency and reason)

How to prepare...

FOR YOUR PARAMEDICAL EXAM

Here's a list of activities that will be performed by the nurse or physician during the paramedical exam:

- Draw blood
- Take blood pressure
- Take pulse
- Verify identification - driver's license
- Take height and weight
- Collect urine (mid-stream sample)

How to get the...

BEST EXAM RESULTS



How to prepare...

TWO DAYS BEFORE THE EXAM

1. Reduce fatty foods, high cholesterol foods and salt intake
2. Try to avoid raw and under-cooked meat, specifically beef
3. Avoid dairy products, especially cheese
4. Increase dietary fiber
5. Increase physical activity
6. Try to avoid over-the-counter medications not prescribed by your physician

How to prepare...

HOURS BEFORE THE EXAM

1. Abstain from alcoholic beverages
2. Abstain from tobacco products (for a minimum of 2 hours)
3. At minimum drink one glass of water 2 hours prior to the exam
4. Take prescribed medication 1 to 2 hours prior
5. Avoid caffeinated drinks (for a minimum of twelve hours)
6. Wear lightweight clothing that fits loosely

What to expect...

FOLLOWING THE EXAM



Once the paramedical exam is complete and the required information is collected, an underwriter will evaluate your life insurance application to determine your eligibility and underwriting classification. Your agent will inform you of your eligibility and if approved, provide you with the policy details and coverage from the Life Insurance Carrier.

Who can answer ? ? ? ? ? ? **QUESTIONS?**