



Client Preparation Guide

Your Telephone Interview

You will be contacted within approximately two business days for a 30-minute confidential telephone interview to help determine your life insurance coverage eligibility. This will include questions about your medical history as well as financial information. At the end of the telephone interview, you may be asked to schedule a paramedical exam. There is no cost to you for this examination, and it can take place at your home or place of employment.

Please have the following information available for your telephone interview:

- Your driver's license number.
- Your physicians' names, addresses and phone numbers.
- Reasons for and dates of treatment.
- Current treatment by any doctor or hospital.
- The names of any prescription medications you are taking.
- Other life insurance policies including company names and coverage amounts.
- Financial information (income, assets, liabilities, net worth)

Your Exam

Your paramedical exam should take about 20 minutes and will be performed by a trained medical technician. Your exam may include height and weight measurements, blood pressure and pulse, urine and blood samples, and depending on your age and medical history an EKG may be required.

Tips for a Successful Exam

- Get a good night's sleep.
- Avoid drinking alcoholic beverages for at least eight hours before your exam.
- Do not smoke or drink coffee for at least one hour before your appointment.
- Do not eat or drink (other than water) for at least four hours prior to exam. An eight-hour fast is recommended.
- Drink a glass of water at least two hours prior to your exam.
- Avoid strenuous exercise prior to your exam.

What Happens Next

The information gathered during the confidential telephone interview will be transferred to a formal life insurance application and delivered to you for your review and signature at the time of exam or sent directly to you via mail. You may also be given the option to give your verbal approval to begin underwriting your policy. Some insurance companies may also offer an e-signature option. Note: If someone other than you will be the owner of this policy their signature is also required.

The insurance company may request additional information from other sources, such as a report from your physician or a motor vehicle report to complete the underwriting process. If your application is approved, your financial professional will make arrangements for the delivery of your policy, which will detail the values, benefits and costs of your coverage.

Life insurance coverage is not in effect until your application is approved, and any outstanding policy requirements and your first premium payment have been received. Approval is not guaranteed.