

YOUR REQUEST FOR INSURANCE

What Happens Next?

Thank you for applying for a life insurance policy! In order to complete your application, we need to obtain some additional information from you. This information will be obtained in a three-step process that consists of a telephone interview (tele-interview), application signature and paramedical exam. After you have completed all three steps of the fulfillment process the completed packet will be submitted to your selected life insurance carrier for review.

Step 1: Telephone Interview (Application Part I & Part II)

You will be contacted within 24 hours to complete the first part of your insurance application via a private and secure telephone interview. The answers you provide during the tele-interview will help underwrite your life insurance coverage. The tele-interview will take approximately 45 minutes to complete, but will vary depending on your individual history.

Please have information regarding the following items available during your tele-interview:

- Driver's license
- Existing and pending life insurance
- Beneficiary and owner information (including DOB and SSN; if trust owned, you will need to know the trustee and date the trust was created)
- Banking information (for premium payment authorization forms)
- Income and finances (including net worth)
- Occupation, hobbies and sports
- Tobacco and drug use
- Names and addresses of all physicians and medical facilities you have visited
- Names of prescription and OTC medications and dosages you are presently taking
- Details of past injuries, illnesses and conditions

Step 2: Application Signature

Once the tele-interview is over, you will be given the option to either electronically sign the application or have the application mailed to your home address for wet signature based on which carrier you are applying for insurance with.

If you do opt in to wet sign your application, please sign the documents and return them immediately.

Step 3: Paramedical Exam*

Following the tele-interview, you will be asked to schedule a paramedical exam at your convenience, should one be required. This exam will also be used to help underwrite your life insurance coverage. A basic paramedical exam typically includes the following:

- Height and weight
- Blood pressure and pulse readings
- Urine and blood samples
- Basic medical questions

Prior to the medical exam, you will want to get a good night's sleep, avoid strenuous exercise or activity, avoid alcohol, caffeine and tobacco products and drink plenty of water. **Please note that if a blood specimen is required, you may be asked to fast 6-8 hours prior to the exam.**

Should you have any questions regarding the process, please contact your insurance advisor.