

YOUR REQUEST FOR INSURANCE

WHAT HAPPENS NEXT?

We're excited to get started on your life insurance policy! There are 3 easy steps to your life insurance application: Step 1) Complete your application; Step 2) Application signature & submission; and Step 3) Paramedical exam*. Once each step is complete, your application will be submitted to the life insurance carrier for review. Let's get started.

Step 1: Complete Your Application

Soon after your policy request, a representative from the insurance carrier will reach out to you to complete the application information. Applications can be completed by a telephone interview or online form, when available. The phone interview takes approximately 45 minutes, but time can vary depending on your individual history. The answers you provide help underwrite your life insurance coverage. Please have the following information available for your 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 visited
- Names of prescription, OTC medications, and dosages you currently take
- Details of past injuries, illnesses, and conditions

Step 2: Application Signature & Submission

Once the interview is complete, it's time to sign and submit the application. Pending the carrier selected, you may have the option to electronically sign the application. If this option is not available or you opt to sign a paper copy, the application will be mailed to you. Please sign and return the application as quickly as possible.

Step 3: Paramedical Exam*

You may be asked to complete a paramedical exam. The information from this exam will help underwrite your life insurance coverage and can be done at your convenience. Typically, a basic paramedical exam includes:

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

TIP: Prior to the exam, get a good night's sleep, avoid strenuous exercise or activity, avoid alcohol, caffeine and tobacco products, and drink plenty of water.

Questions? If you have any questions regarding the process, please contact your insurance advisor.