



WHAT HAPPENS NEXT?

Your agent completes a short electronic request for interview form that is transmitted directly to the insurance company fulfillment team. The fulfillment team, staffed by experienced insurance professionals, will call your client. Be sure to provide a good phone number to avoid delays in scheduling the interview.

The purpose of the call is to complete a full life insurance application. The call will normally take 30 to 40 minutes.

It is important to have the following on hand for the interview:

- Your driver's license number
- Names, addresses and phone numbers of doctors, hospitals or clinics you've visited
- Dates and reasons for treatment
- Names, dosages and frequencies of any prescription medicines being taken
- Information about other life insurance policies currently in-force, including company names and coverage amounts
- Personal financial information including income, assets and liabilities

Lastly, the interviewer will arrange a date and time for the insurance exam. The Insurance Exam will include:

- Measurement of your height and weight, blood pressure and pulse rate
- Collection of blood and urine samples
- In some cases an EKG
- In some cases a medical history report

To prepare for the insurance exam:

- Get a good night's sleep
- Do not eat solid foods or drink alcoholic beverages eight hours before the exam
- Avoid Tobacco products or caffeine products for at least one hour prior to the exam
- Drink water prior to the exam to be well hydrated

Once the phone interview and the exam are completed, the file will be directed to the underwriting team at the insurance company to continue the risk evaluation process and to issue the policy. There may be delays that occur as a result of requesting copies of your medical records from your doctors.

When the application has been approved, the policy will be issued and sent to your agent. Your agent will contact you to arrange for delivery of the policy and to collect any necessary signatures and premium that is needed to place the policy in force.