

The Insurance Process

Thank you for your interest in purchasing life insurance. To receive the most competitive rates for your health and lifestyle, life insurance companies require you have a conversation with a licensed life insurance professional. You will be contacted shortly to guide you through the remaining steps of the process.

Step 1 – Consultation

Your appointment with a licensed insurance professional will begin by reviewing your needs and discussing all of your questions. A tailored solution will be agreed upon before proceeding.

Step 2 – Application

Each insurance company has its own application that includes a series of medical and financial questions. The answers you provide to these questions will be used to underwrite your coverage. Your application interview will last approximately 30 to 45 minutes depending upon the information required for the coverage you have selected. Please have the following information ready prior to your application interview.

	Driver's license number and state.
	Information on existing life insurance (carrier, amount, year issued and beneficiary).
	Amount of life insurance on spouse (if any).
	Address of employer, including ZIP code and annual income of proposed insured.
	Name, address, Social Security number, date of birth for all beneficiaries and date of trust, if any.
	Basic assets and liabilities.

	Your own and your family's medical histories, including serious medical problems.
	Primary care physician name and address.
	Dates and reasons for seeing primary care physicians within the last five years.
	Dates and reasons for seeing other physicians/facilities (including tests performed), within the last five years.
	Medications taken over the past 10 years, including dosage information.
	Dates and times available for scheduling your medical exam (see Step 3 below).

If the application will be sent to you electronically or by mail, be sure to review the forms, sign and date where indicated, and return as instructed.

Step 3 – Medical Exam

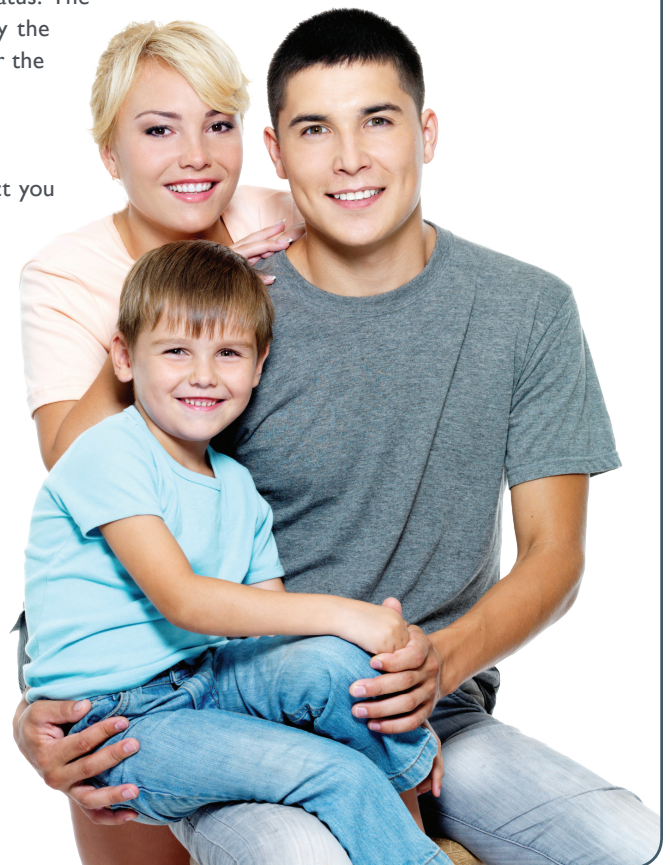
You will be asked to complete a brief medical exam to determine your health status. The exam is done with an examiner who is paid for by the insurance company or by the licensed insurance professional and can be completed at your home, your office or the examiner's office during a time that is convenient for you.

Step 4 – Review

After your application has been reviewed, your insurance professional will contact you to discuss activation requirements and what you can expect during the delivery process. This review typically takes two to eight weeks, depending on your selected product and insurance company.

Step 5 – Delivery

Once the insurance company has approved your application, your policy will be sent to you along with any additional delivery requirements needed to activate your coverage.



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