



## What to Expect from your Life Insurance Interview and Exam



### Telephone Interview

A telephone interview will be conducted by a courteous insurance professional, whenever possible, on the day and time you requested. Your responses will be used to complete your life insurance application. The typical interview lasts 20-30 minutes.

**Having the following information will help ensure an efficient interview:**

- › Your driver's license and if applicable other form of government-issued identification (example: permanent resident cards, visa etc.)
- › Names, addresses, and phone numbers of doctors and clinics you visited in the past five years
- › The names and dosages of any prescription or over-the-counter medications you take
- › A list of medical conditions or diagnoses, including date of diagnosis, treatment, result of treatment, and treating physician information
- › Assets, liabilities and net worth (including personal and household income)

Your medical exam will be scheduled at the end of your interview. Please provide available dates and times to your interviewer.



### Medical Exam

A brief, no-cost medical exam will be conducted by a trained medical examiner at a time and place of your convenience. The examiner will call one or two days before the exam to confirm it. This exam will take 20-30 minutes.

**The examiner will:**

- › Measure your height, weight, blood pressure, and pulse
- › Collect blood and urine samples
- › Potentially administer an EKG (electrocardiogram), depending on your age and amount of desired insurance coverage

**To ensure a successful exam:**

- › Get a good night's sleep prior to the exam
- › Avoid significant exercise on exam day
- › Avoid alcoholic beverages for at least eight hours prior to the exam
- › Avoid tobacco or caffeine products for at least one hour prior to the exam
- › Fast for at least two hours prior to the exam (12 hours is preferred)
- › Drink a glass of water two hours prior to the exam to help produce a urine specimen
- › Let the examiner know of any medications you are taking

Thank you for choosing SBLI. Rest assured all personal information you provide will remain strictly confidential.

**Contact your agent with any questions.**