



What Happens Next?

You will be contacted for a 20-30 minute confidential telephone interview to complete the application process and schedule the examination. This will determine your eligibility for life insurance coverage.

Preparation for the telephone interview and the exam are very important to a quick and easy process. You will be asked details about your medical history during the phone interview. It will be important for you to have the name and address of physicians and any medications currently prescribed to you. An exam is also typically scheduled during your interview.

What you eat, and the things you do before your insurance exam, may affect the results of your exam as well as your underwriting class.

Here are some ideas on how to best prepare for your upcoming exam:

- ✓ Fast for a period of 12-14 hours prior to an examination, allowing the digestive process to be completed, and the liver functions to get back to normal. Fasting 12 hours before an exam may also lower your cholesterol. Continue to take all prescribed medications during this time.
- ✓ Avoid strenuous exercise during the prior 24 hour period before your exam.
- ✓ Avoid drinking coffee and smoking 2 hours prior to the examination.
- ✓ Avoid alcoholic beverages for a minimum of 12 hours prior to the examination.
- ✓ Drink plenty of water before the exam. It's good for you and helps you obtain the urine specimen.
- ✓ Have available the names and addresses of any physicians or clinics you may have visited.
- ✓ Try to get a good night's sleep.

