

# What Can You Expect in Underwriting?

You have made the important choice to protect your income. The next step in the application process is a telephone interview so that you may provide your medical and lifestyle information in the comfort of your home or office. A professional interviewer will contact you, and this interview should take about 20-30 minutes to complete.

## Telephone Interview

During the interview, you will be asked basic questions about yourself such as:

- Medical and prescription history
- Tobacco use
- Hobbies, travel and sports

This section has been provided as a convenient place to record your information. Please have the information below available: (Add'l space on back)

In the last five years, have you been medically evaluated for, diagnosed with or treated for any of the following: (Please provide details on back)

- Heart condition, chest pain or stroke
- Diabetes
- Anxiety, depression, attention deficit hyperactivity (ADHD) or any other psychiatric or Mental health disorder
- Cancer
- Alcohol or drug abuse or dependency
- Spine, neck or back disorder

- Names, addresses and phone numbers of physicians and medical facilities that have provided you with medical care:

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- Diagnosis and dates of any other significant medical conditions not listed?:

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- Prescribed medications, including dosage and frequency:

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# Mini-Examination

A mini-examination (mini-exam) may be required to complete the application process. The telephone interviewer will schedule a visit (if necessary) from a qualified medical professional to collect height, weight, blood pressure, pulse, a blood and urine sample.

This mini-exam may be performed at your convenience in the privacy of your home, office, or an independent medical facility, if one is available in your area. Please have your calendar available to help identify the most convenient date and time for your mini-exam.

If you have any questions, please contact me. If a mini-exam is required, use this space to write down the time and date of the mini-exam:

- Date: \_\_\_\_\_ and Time: \_\_\_\_\_
- Driver's license number: \_\_\_\_\_ and State of Issue: \_\_\_\_\_
- Your Height: \_\_\_\_\_ and Your Weight: \_\_\_\_\_

## Mini-Exam Tips:

Please follow these suggestions prior to your exam.

- Abstain from eating or drinking (except water) for 12 hours prior to your mini-exam, if your health permits.
- Do not drink alcoholic beverages for 12 hours prior to your mini-exam.
- Do not smoke or chew tobacco for at least one hour prior to your mini-exam.
- Do not engage in strenuous physical activity 12 hours prior to your mini-exam.

## Additional Information:

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