



## CLIENT GUIDE

# Preparing for your telephone interview and life insurance exam



Thank you for choosing AIG for your life insurance needs!

To ensure your coverage begins as soon as possible, we need a snapshot of your current health.



### What if I can't answer the phone when the interviewer calls?

The interviewer will leave a voice mail message asking you to call back and complete the interview at your convenience. The number to call is 1-888-876-3407. Please be sure to call back within 14 days to ensure your application proceeds without interruption.

### The telephone interview

After we've received your application, you will be contacted for a brief telephone interview to gather information needed to evaluate it.

Be on the lookout for a call from 866-405-2095. If you have Caller ID, you may also see EXAMONE displayed as the caller.

Having the following information available will help keep your interview as short as possible. Prepare a list in advance for easy reference.

### GENERAL AND FINANCIAL INFORMATION

- Your Social Security Number (or Individual Taxpayer Identification Number) and driver's license number
- Name, SSN (or TIN), birth date, address, telephone for each beneficiary
- Earned and unearned income, total net worth including property
- Existing life insurance policy information: company name, policy number, issue date, face amount

### MEDICAL INFORMATION

- Names, phone numbers and addresses of physicians and medical facilities visited in the past five years, with dates and reasons for visits
- Names and dosages of current medications
- Medical tests: Name/type of test, date of test, result (if known)
- Medical conditions or diagnoses including date of diagnosis, treatment, and treating physician information
- If you have a history of high blood pressure, cholesterol concerns or diabetes, please be ready to provide recent levels/readings for:
  - Blood pressure
  - Cholesterol
  - Glycohemoglobin A1c
- Health history of immediate family members including age (or age of death) and major medical diagnoses

### ACTIVITIES

If you participate in certain activities such as aviation, racing, scuba diving, skydiving, hand-gliding, etc., be prepared to discuss details including hours performed (last 12 months and next 12 months), certifications/licenses held, location of activity, and speed/depths attained.

### When your telephone interview is completed ...

We'll email you an application for your e-signature

- ▶ **TIP:** Our review of your application starts as soon as we receive a signed application, so e-signing can help ensure the fastest review.



## The life insurance exam (if required)

If you did not sign your application electronically, the examiner may present you with an application package to review and sign. If not, the application will be mailed to you for your signature.



### Your exam will include:

- Height, weight, heart rate and blood pressure taken
- Urine and small blood sample
- Possible EKG and gait tests

## Tips For a simple and quick exam

### Day Before

- Avoid things that could raise your blood pressure: alcohol and red meat
- Take your prescribed medication but avoid over-the-counter medications like antihistamines and nasal decongestants
- Eat a light, healthy dinner and get a good night's sleep

### Exam Day

- Maintain your normal blood pressure and heart rate by avoiding nicotine, caffeine, and strenuous exercise
- Drink plenty of water and keep any meals light and eaten at least two hours before exam
- Wear short sleeves, or sleeves that can be easily rolled up and have your driver's license handy

## That's it!

The results will be processed and reviewed with your application. Depending on the exam company, the examiner may provide you with information about accessing your lab results online, so be sure to keep the slip you receive which will have a unique ID number.



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