

Purchasing Term Insurance Can Be Easy

Thank you for your recent order for life insurance. Your agent has chosen a streamlined process called AppNOW for underwriting your policy. The life insurance carrier will be contacting you to complete the application over the phone — use this checklist to help you prepare.

Step 1 – The Telephone Interview

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. The interview will last 25-30 minutes depending upon the information required for the coverage you have selected. Please have the following items ready and accessible for your telephone 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). If none, give reason for no insurance.
	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.
	Gross assets and liabilities.

	All medical history and family history including serious medical problems.
	Primary care physician name and address.
	Dates and reasons for seeing primary care physicians over last five years.
	Dates and reasons for seeing other physicians/facilities (including tests performed), over the last five years.
	Medications taken over past 10 years, including dosage information.
	Dates available for scheduling a medical exam.

If you are not available at the time the interviewer calls, simply call the phone number listed below for the insurance company to which you are applying to complete the interview or get help with application questions.

AIG, John Hancock Life Insurance Company (U.S.A.), John Hancock Life Insurance Company of New York, Legal & General America, Lincoln Life Insurance & Annuity Company of New York, Lincoln National Life Insurance Company, Protective Life (Brokerage), Prudential Life Insurance Company, Transamerica Financial Life Insurance Company, Transamerica Life Insurance Company, United of Omaha Life Insurance, United States Life Insurance Company, Voya ReliaStar Life Insurance Company, and Voya ReliaStar Life Insurance Company of NY.

866.724.4290

Hours of operation: Monday-Friday, 9:00 am – 12:00 am ET; Saturday, 10:00 am – 4:00 pm ET

Step 2 – Application and Exam Process

Once the telephone interview has been completed, your application packet will be emailed to you for an e-signature.¹ Be sure to review the forms, sign, and date where indicated, and return as instructed. You will be required to schedule a date and time for your medical exam to be completed. The medicals are required for underwriting purposes. You will be given the option to schedule your appointment during the telephone interview.² Otherwise, the examiner will call you within 24 hours of completing your interview to schedule your appointment.

¹Where available. If an email address is not available, the application packet will be mailed with a cover letter explaining in detail what is required of you.

²Where available.

Step 3 – Policy Delivery

After the case has been reviewed and underwritten, your agent will contact you to discuss delivery requirements and what you can expect during the delivery process.