Thank you for considering us for your life insurance needs. This guide provides you with a general overview of the Tele-Application interview process, including the type of information that will be required to review your requested coverage. To expedite the Tele-Application interview process, please review this guide carefully and have all necessary information available for reference during the call. If you have indicated a preferred language other than English, you will be contacted by a Customer Service Representative speaking the preferred language.

What is a Tele-Application interview?
A Tele-Application interview is a convenient method of collecting information to supplement the Life Express Order Ticket completed with your representative, as well as to confirm the original information provided on the Life Express Order Ticket. Your application for a life insurance policy will be completed during this interview. You will also be asked to sign the application at this point, as explained in the Voice Signature Authorization form. This interview enables us to collect information needed to process your request for coverage. All information provided is treated confidentially and is used for the purpose of evaluating your request for life insurance (as explained in the Privacy Notice you received). All Tele-Application interviews are recorded.

Approximately how much time will the Tele-Application interview require?
The average Tele-Application interview will take approximately 20-40 minutes, depending upon the number of people to be interviewed and the amount of information that needs to be provided.

Who needs to participate during the Tele-Application interview?
- We will need to interview the Proposed Insured. If the Owner is not the Proposed Insured, we will also need to interview the Owner.
- If the policy will cover more than one adult insured, we will need to speak with the other adult to be insured.
- If the Proposed Insured is age 17 or younger, or the policy being applied for includes a Child Term Rider, we will need to speak with the parent or guardian with the most complete knowledge of the child’s medical history.

Please have the following information readily available
- Current employment information
- Driver’s license number and driving history
- Green Card/Visa information and immigration status, if applicable
- Name, address, and phone number of current physicians, as well as other physicians seen in the past, or health care facilities utilized
- Current and past use of tobacco products
- Medical history including any history of alcohol or drug use
- Family medical history
- The names and dosages of any medications currently being taken
- Information regarding participation in sports, hobbies, aviation, or high risk activities
- Name, Social Security Number/Tax ID, and Date of Birth for each beneficiary
- Pertinent financial information
- Medical information regarding any children to be insured by rider, if applicable
- Bank account information, if Electronic Payment option was selected as Payment Mode

What happens after the Tele-Application Interview is completed?
The information provided during the Tele-Application interview will be submitted to the Underwriting Department where eligibility for coverage will be determined. Many factors are taken into account when evaluating the application. We may also need to obtain additional information about your medical history, employment history, driving record, use of alcohol and/or drugs, finances, participation in hazardous sports activities and hobbies, etc., pursuant to your authorization.

Exam and/or Specimen Collection
We may ask that you take a simple paramedical or medical exam, which may include blood and urine samples for laboratory analysis. A representative from a paramedical service will contact you to schedule your examination. This examination will be set up for a time that is convenient to you.

What happens if my request for coverage is approved?
If your request for coverage is approved, your application will be printed reflecting the information given us and attached to an issued life insurance policy. The policy and application will be sent to your representative who will deliver it to you and explain the coverage. Your representative will ask you to review the policy and application, and sign any other required documents such as a signed sales illustration (if applicable), delivery receipt or signed amendment form.

Questions?
Should you have any questions or concerns (including inquiries related to the status of your application), please