Preparing for your telephone interview and life insurance exam

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Thank you for choosing Corebridge Financial for your life insurance needs!

To ensure your coverage begins as soon as possible, we need a snapshot of your health history. Depending on the type of policy you're applying for and your health history, this may include a life insurance exam. Please see details about both the telephone interview and life insurance exam so you can be prepared.

How long will the interview take?

- About 30 minutes if you're an adult with no significant medical history
- About 45 minutes for adults with extensive medical history
- About 20 minutes for juvenile policies

Note: Please allow additional time if an interpreter is needed.

The telephone interview: Information we'll need

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

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

- Information to verify your identity such as the last four digits of your Social Security Number, driver's license number and other demographic information
- If you're the parent of a child to be insured, your child's height, weight and the last four digits of their Social Security number

☑ Medical information

- Names, dates and results of treatments and tests performed in the last 5 years
- Name of conditions, dates of diagnoses and medications for those conditions
- Family history for parents and siblings (including major medical diagnoses)
- 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

☑ 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.

Next steps after the interview?

If additional information is needed, post interview, such as clarification of client responses during interview, re-questioning, or other applicable questions the underwriter may need addressed, our New Business Team will reach out to you for details. Once **all** underwriting requirements have been obtained, case will be routed to the Underwriter for final review of case. Please allow **5 to 7 business days** for review.

Interviewer determines:

All information has been collected. **No exam needed.**

Medical exam is required*

Appointment scheduled with APPS or Exam One

The exam

- Exam should last about 20-30 minutes and is scheduled at your home, business or vendor location
- Exam will include:
  - Height, weight, heart rate and blood pressure
  - Urine and small blood sample
  - Possible EKG and gait tests

After the exam

- Lab specimens sent for processing (5-7 days)
- Exam paperwork and results are transmitted to Corebridge

* Client's examination completed by their doctor cannot be received in lieu of APPS or Exam One exam.

You will be presented with an option of scheduling a paramedical exam at a location and time convenient for you. There is no cost to you for this exam and can take place at the local branch or client's home.

Tips for a simple and quick medical 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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