

# You've applied for life insurance – What's next?

Thank you for choosing Securian Financial for your individual life insurance needs. Now that you've applied, here's how to prepare for what's next.

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## Preparing for the interview

Gather the following medical and financial information to be best prepared:

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### Social history

- Have you used tobacco, marijuana, nicotine or vaping products in any form? If yes, prepare to specify the type, amount, frequency, as well as the date last consumed
- Do you consume alcoholic beverages? If yes, prepare to specify the type, amount, frequency, as well as the date last consumed



### Health information

- Provide a list of all physicians and medical facilities that have provided you medical care in the past 10 years. You'll need to provide the following:
  - Physician/clinic name
  - Phone
  - Address
  - Date of last medical appointment



### Medications

- Provide a list of all prescription and non-prescription medications you are currently taking, including dosage, frequency and reason. You'll need to provide the following for each medication:
  - Medication name
  - Frequency
  - Dosage
  - Reason for taking



### Family history

- Provide a basic summary of your immediate family's medical history (parents' and siblings') and be prepared to share details of their age, health history, any diagnosis such as heart disorders, stroke, diabetes or cancer and, if applicable, age and cause of death



### Medical history

- Provide a list of all medical conditions (past and current) for which you have been diagnosed. You will need to provide the following for each medical condition:
  - Condition
  - Date of diagnosis (mm/dd/yyyy)
  - Symptoms
  - Tests done and results
  - Type and date of treatment (mm/dd/yyyy)
  - Physician, hospital or treatment facility
  - Dates of recovery (if applicable)



### Financial information

- Be prepared to recall your individual income and liquid net worth. You'll want to make sure the information you provide is accurate and verifiable

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**Your liquid net worth is the amount of money you have in cash or assets that can be easily converted into cash.**

#### Liquid assets

- Stocks, bonds
- Checking and savings accounts

#### Non-liquid assets

- Real estate
  - Retirement accounts
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## The interview

Below are three ways you can provide your health history:

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### Possibility 1: Client collaboration

Opt in to providing personal and health information using our digital questionnaire via our secure electronic application (eApp). A secure link to the underwriting questionnaire will be emailed to you, forgoing the tele-interview.<sup>1</sup>



### Possibility 2: Tele-interview

Provide personal and health information over the phone. You will be contacted to schedule your interview. If you provided a cell phone number and/or email address on the application, you will be contacted by phone or text message (or both) directing you to schedule a tele-interview.



### Possibility 3: Insurance exam

Provide personal and health information to a professional (paramed) at an exam location or at your home, business or vendor branch. The examination includes a recording of your height, weight, blood pressure and pulse. The exam will include the collection of blood and urine.

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## Scheduling your interview

Our paramed vendors will call you to schedule your appointment. If you cannot be reached by phone, a text message will be sent.

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## What can you expect during the tele-interview?

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Your phone interview may take about an hour but could run longer depending on your personal and medical history. The representative will ask specific questions from a script about your medical and prescription history to ensure all necessary information is collected efficiently.

This can make the conversation feel a little formal at times, but it helps ensure all the necessary information is collected as efficiently and accurately as possible.

Please prepare to discuss the following during your interview:

- Travel outside of the U.S. (over the next 12 months)
- Military service
- Sports and hobbies (e.g. scuba diving, skydiving, rock climbing, piloting, combat sports)
- Driving activity/history
- Criminal history
- Chemical or substance use
- Physical measurements/changes in weight
- Family history (immediate members only)

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## Tips for a successful interview

- Set aside additional time for your tele-interview, as it may take longer than an hour
  - Conduct your phone interview in private. Share the most current information, which will ONLY be used with your permission. Additional questions or medical record reviews may be required based on your responses
  - Ensure you've gathered the most current and accurate medical and financial information for the interview
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## Now you're ready for your interview!

**Once you've collected all relevant information and prepared responses to the questions above, you're ready for your tele-interview.**

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

Life insurance products contain charges, such as Cost of Insurance Charge, Cash Extra Charge, and Additional Agreements Charge (which we refer to as mortality charges), and Premium Charge, Monthly Policy Charge, Policy Issue Charge, Transaction Charge, Index Segment Charge, and Surrender Charge (which we refer to as expense charges). These charges may increase over time, and these policies may contain restrictions, such as surrender periods. Policyholders could lose money in these products.

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Insurance products are issued by Minnesota Life Insurance Company in all states except New York. In New York, products are issued by Securian Life Insurance Company, a New York authorized insurer. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. Both companies are headquartered in St. Paul, MN. Product availability and features may vary by state. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Minnesota Life Insurance Company and Securian Life Insurance Company are subsidiaries of Securian Financial Group, Inc.



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