

# The life insurance application process – A guide to what's next

Thank you for choosing Securian Financial for your individual life insurance needs. Now that your client has applied, here's how you can help them prepare for what's next.

## 1

### Preparing for the interview

Clients should gather the following medical and financial information to be best prepared:



#### Social history

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



#### Health information

- A list of all physicians and medical facilities that have provided them with 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

- A list of all prescription and non-prescription medications they're currently taking, including dosage, frequency and reason. In addition, provide the following for each medication:
  - Medication name
  - Frequency
  - Dosage
  - Reason for taking



## Family history

- Provide a basic summary of their 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 they’ve been diagnosed. Clients 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)

**Refer to examples below for common medical conditions and information clients may need to provide:**

<b>Cancer</b>	<ul style="list-style-type: none"> <li>• Diagnosis/date of diagnosis (mm/dd/yyyy)</li> <li>• Type, location, stage of cancer or any lymph node involvement or metastasis</li> <li>• Treatment (including date of last treatment) and any residuals/side effects</li> <li>• Outcome</li> </ul>
<b>Diabetes</b>	<ul style="list-style-type: none"> <li>• Type</li> <li>• Have they had any of the following conditions related to diabetes? (eye problems or retinopathy, foot sores or ulcers, amputations, kidney problems or nephropathy, neuropathy)</li> <li>• Have they checked their blood sugar levels?</li> <li>• Date last checked and average reading?</li> <li>• Have they had a Hemoglobin A1C Test (HgA1C)? If yes, date of last test and results</li> </ul>
<b>Heart disease/ heart attack</b>	<ul style="list-style-type: none"> <li>• Date of last occurrence (mm/dd/yyyy)</li> <li>• Have they had any procedures or surgeries? If yes, what type? (bypass: include how many vessels, angioplasty, stent placement, etc.)               <ul style="list-style-type: none"> <li>- Date completed (mm/dd/yyyy)</li> <li>- Facility/physician name, city and state</li> <li>- If they have had more than one instance, be prepared to provide details</li> </ul> </li> </ul>
<b>High blood pressure</b>	<ul style="list-style-type: none"> <li>• How often is their blood pressure taken?</li> <li>• Who takes their blood pressure reading?</li> <li>• Results/readings:               <ul style="list-style-type: none"> <li>- Date of last blood pressure reading (mm/dd/yyyy)</li> <li>- Results of the blood pressure reading</li> <li>- Average readings</li> </ul> </li> </ul>



## Financial information

- Clients will need to be prepared to recall their individual income and liquid net worth



**Liquid net worth is the amount of money 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

## 2

# The interview

Clients will have the following options for answering health history questions:

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### **Possibility 1: Client collaboration**

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



### **Possibility 2: Tele-interview**

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



### **Possibility 3: Insurance exam**

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

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## Tips

- Ensure clients are aware of the importance of providing accurate and detailed information for each question
- Download and share our [tele-interview guide](#) with your clients to ensure they are prepared

## Questions?

For more information about our life insurance solutions or the application process, please contact your dedicated sales team.

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\*For eligible clients.

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, and Surrender Charge (which we refer to as expense charges). These policies may contain restrictions, such as surrender periods.

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