

Purchasing Term Insurance Is As Easy As 1-2-3!

Thank you for choosing us for your term life insurance coverage. This is our streamlined process for underwriting your policy. There is some set-up required to ensure you receive complete and accurate coverage.

The Telephone Interview

A representative of the insurance company will call you within 24 hours to complete the telephone interview at the preferred phone number and time period you selected. (8am-12pm, 12pm-4pm, 4pm-6pm, 6pm-8pm)

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 20-30 minutes, depending upon the information required for the coverage you selected. Please have the following items ready and accessible for your telephone interview:

- Drivers 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;
- Annual income of proposed insured, including gross assets and liabilities;
- Name, address, Social Security number and date of birth for all beneficiaries, and date of trust, if any;
- All medical history and family history including serious medical problems;
- Primary care physician name and address;
- Appointment dates and reasons for seeing doctors over last 5 years (include any other physicians/facilities seen);
- Medications taken over past 10 years, including dosage information.

The Medical Exam Process

You will be required to schedule a date and time for your medical exam to be completed. The medicals are required for underwriting purposes. The interviewer will schedule this with the examiner for you.

- The examiner will call you within 24 hours to confirm your appointment. **Please note:** An examiner may not be available for the date/time that you have chosen. An examiner will work with you to schedule another date/time that is convenient for you.
- The medicals must be scheduled at least 3-4 days after you have completed your telephone interview so your application packet can be sent to you for review and signature prior to the exam. **You will need to have this packet with you in order to complete your medicals with the examiner.**

Your application packet will be mailed to you via second day air mail with a cover letter explaining in detail what is required of you. Be sure to review it for accuracy and sign and date all necessary pages (the areas that need to be signed will be highlighted and displayed with a "Sign Here" Post-It Note). Return all forms to the examiner at time of exam with the pre-paid envelope that is provided in your packet.

The examiner will then complete the medicals, obtain the completed application packet from you and return it to the insurance company for underwriting.



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What if I am not available at the time of my interview?

Simply call the number listed below for the insurance company to which you are applying:

American Mayflower Life of New York – 866.724.4290

- Hours of Operation: Monday-Friday 8 am-11 pm CT; Saturday 9 am-3 pm CT

American General Life – 877.709.0205

- Hours of Operation: Monday-Thursday 7 am-9 pm CT; Friday 7 am-5 pm, CT; Saturday 9 am-3 pm CT

Banner Life – 866.724.4290

- Hours of Operation: Monday-Friday 8 am-11 pm CT; Saturday 9 am-3 pm CT

Chase Insurance – 888.800.6608

- Hours of Operation: Monday-Friday 7 am-11 pm CT; Saturday 9 am-2 pm CT

First Colony Life Insurance – 866.724.4290

- Hours of Operation: Monday-Friday 8 am-11 pm CT; Saturday 9 am-3 pm CT

ING/ReliaStar Life – 877.222.9794

- Hours of Operation: Monday-Thursday 7 am-9 pm CT; Friday 7 am-5 pm CT; Saturday 8 am-12 noon CT

West Coast Life – 866.724.4290

- Hours of Operation: Monday-Friday 8 am-11 pm CT; Saturday 9 am-3 pm CT

William Penn Life of New York – 866.724.4290

- Hours of Operation: Monday-Friday 8 am-11 pm CT; Saturday 8 am-2 pm CT



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