



CLIENT GUIDE

Preparing for your telephone interview and life insurance exam

Thank you for choosing AIG for your life insurance needs!

To ensure your coverage begins as soon as possible, we need a snapshot of your current health.

The telephone interview

After we've received your application, you will be contacted for a brief telephone interview to gather information needed to evaluate it. If the timing doesn't work for you, you may choose to complete the interview at a time that is more convenient.



Having the following information available will help keep your interview as short as possible. Prepare a list in advance for easy reference.

- Your Social Security Number (or Individual Taxpayer Identification Number) and driver's license number.
- Name, SSN (or TIN), birth date, address, telephone for each beneficiary.
- Financial information: Earned and unearned income, total net worth including property.
- Existing life insurance policy information: Company name, policy number, issue date, face amount.
- Names, phone numbers and addresses of physicians and medical facilities visited in the past five years, with dates and reasons for visits
- Names and dosages of current medications
- Medical tests: Name/type of test, date of test, result (if known).
- Medical conditions or diagnoses including date of diagnosis, treatment, and treating physician information
- Health history of immediate family members including age (or age of death) and major medical diagnoses
- Hobbies/avocations (racing, scuba diving, skydiving, hand-gliding, etc.). This includes number of hours performed in the last 12 months, number of hours expected in the next 12 months, certifications/licenses held, location of activity, and speed/depths attained.
- Aviation activities including type of aircraft flown, license(s) held, total hours flown solo, and total hours expected to fly in the next 12 months.

When your telephone interview is completed ...

We'll review your application. A life insurance exam may not be required. In that case, we'll email you an application for your signature.

If an exam is required, find helpful tips on the following page.



The life insurance exam (if required)

If you did not sign your application electronically, you will be provided with an application package to review and sign.

Please note: If your policy type allows the option of signing electronically, you can request this option during the telephone interview.



Your exam will include:

- Height, weight, heart rate and blood pressure taken
- Urine and small blood sample
- Possible EKG and gait tests

Tips For a simple and quick 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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