

Information for You

WHAT TO EXPECT NEXT

Lite application process
Form CLI-1019



Thank you for choosing Cincinnati Life

By completing the Lite application, a simplified life insurance application, you begin a four-step process designed to serve your insurance needs in the simplest and most efficient manner. Here is how it works:

Step 1 - Phone Call

Expect to receive a call from an interviewer in the next few days to obtain more information about your health and medical history. In the event you are unavailable when the interviewer calls, please call 877-275-9593 at your earliest convenience.

To expedite the interview, please have the following available:

- Driver's license
- Names, addresses and phone numbers of your physicians
- Complete list of any medications you are taking, including dosage and the condition for which you take each medication
- Available days and times to schedule the required medical exam

Step 2 - Medical Exam

To prepare for your scheduled exam, and for the most accurate results, please avoid strenuous exercise and fast, except water, for 12 hours prior to your appointment. Continue to take any medications your physician has prescribed, but provide the examiner with the names and dosages. One hour prior to the appointment, drink a glass of water, and avoid coffee and smoking. At the time of the exam, please review the brochure you received explaining how to access your lab results online. The brochure includes a bar code sticker, identical to the codes affixed to the blood and urine samples taken. At your convenience, visit www.MyExamOne.com/results to register for a username and password. Once registered, you can:

- receive an email notification when your laboratory results are available
- view and sort lab results in various formats
- read helpful educational information for each test result
- save, print or share results with your personal physician

If you do not have computer access, you may request your results by calling the ExamOne service team, 800-768-2071. There is no cost to you for the exam or lab results.



Everything Insurance Should Be®

Step 3 - Underwriting Review

We review medical results and consider all the information you have provided, and then we make a decision based on your qualifications for life insurance.

Step 4 - Policy

During the processing of your application, please contact your agent with any questions.

Upon approval, we mail your policy to your agent for your final review and acceptance.



Everything Insurance Should Be®

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. All applicants are subject to underwriting approval. Products available in most states.

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