



# Purchasing Term Insurance Can Be as Easy as **1-2-3!**

Thank you for your recent order for life insurance. Your agent has chosen a streamlined process called AppNOW for underwriting your policy. The life insurance carrier will be contacting you to complete the application over the phone – use this checklist to help you prepare.

## Step 1 – The Telephone Interview

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 approximately 30-45 minutes depending upon the information required for the coverage you have selected. Please have the following items ready and accessible for your telephone interview:

	Driver's license number and state.
	Information on existing life insurance (e.g. 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, and annual income of proposed insured.
	Name, address, Social Security number, date of birth for all beneficiaries and date of trust, if any.
	Gross assets and liabilities.

	Your own and your family's medical histories, including serious medical problems.
	Primary care physician name and address.
	Dates and reasons for seeing primary care physicians over last five years.
	Dates and reasons for seeing other physicians/facilities (including tests performed) over the last five years.
	Medications taken over past 10 years, including dosage information.
	Dates available for scheduling a medical exam.

If you are not available at the time the interviewer calls, simply call the phone number listed below for the insurance company to which you are applying to complete the interview or get help with application questions.

**AIG, John Hancock Life Insurance Company (U.S.A.), John Hancock Life Insurance Company of New York, Legal & General America, Lincoln Life Insurance & Annuity Company of New York, Lincoln National Life Insurance Company, Protective Life (Brokerage), Prudential Life Insurance Company, Transamerica Financial Life Insurance Company, Transamerica Life Insurance Company, United of Omaha Life Insurance, and United States Life Insurance Company.**

888.522.0822

Hours of operation: Monday-Friday, 9 am - 11 pm ET

## Step 2 – Application and Exam Process

Once the telephone interview has been completed, your application packet will be emailed to you for an e-signature.<sup>1</sup> Be sure to review the forms, sign and date where indicated, and return as instructed. You may be required to schedule a date and time for your medical exam to be completed for underwriting purposes. You will be given the option to schedule your appointment (if required) during the telephone interview.<sup>2</sup> Otherwise; the examiner will call you within 24 hours of completing your interview to schedule your appointment.

<sup>1</sup>Where available. If an email address is not available, the application packet will be mailed with a cover letter explaining in detail what is required of you.

<sup>2</sup>Where available.

## Step 3 – Policy Delivery

After the case has been reviewed and underwritten, your agent will contact you to discuss delivery requirements and what you can expect during the delivery process.

AppNOW is a service offered by Crump Life Insurance Services, Inc. For use with non-registered products only. The insurance policies described are issued by various companies. They are not available in all states. Policy terms, conditions and limitations will apply. Not all applicants will qualify for coverage. You can obtain more information about these products and services by contacting your insurance agent. Crump makes no representation regarding the suitability of these products to your needs. Neither Crump nor the insurance carriers provide tax or legal advice regarding these programs. You should consult your own tax, legal and other advisors before purchasing. All carriers listed may not be available.

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