

FOR CLIENT USE

The Life Insurance Exam Process Made Easy

The exam process should not be taken lightly as it can have a **direct impact** on your underwriting offers and life insurance **premium**. There are simple measures you can take to PREPARE your body for the best possible results. In the days leading up to your exam, it is vital that you **HYDRATE** with NON-caffeinated fluids, take all medications as prescribed, and be mindful of your diet. Get plenty of sleep and reduce stress as much as possible. Here are some additional tips:

1. **Morning appointments:** Morning exams are best as people tend to be more relaxed. Stress can falsely elevate blood pressure and pulse rates.
2. **Fasting:** Recommend fasting 12 hours prior to having your blood drawn as non-fasting blood can produce abnormal results on certain tests. Please also drink one large glass of water prior to your appointment since a urine sample will be collected.
3. **Caffeine:** Caffeine is a stimulant that elevates blood pressure and pulse rate. It also dehydrates the body, so please do not consume caffeine prior to your exam.
4. **Alcohol:** Alcohol can affect exam results and should be avoided at least 24 hours prior to your exam.
5. **Salt:** Sodium causes fluid retention which raises blood pressure and can affect blood/urine results. Limit salt intake for several days prior to the exam and stay hydrated.
6. **Smoking:** Smoking cigarettes raises your blood pressure. We advise smokers not to smoke prior to the exam. Be prepared to disclose any cigar, e-cigarette, dip, chew, Nicorette use, etc. with dates. Nicotine testing will occur. If you smoke or consume **MARIJUANA**, it is important you disclose the amount and frequency. Some companies will test for THC.
7. **Exercise: AVOID exercising 48 hours prior to the exam.** Physical activity such as running, jogging, or weightlifting can adversely affect blood and urine results.
8. **Medical History:** It is **VERY IMPORTANT** to give your complete medical history. Be prepared with an accurate list of your doctors' names, addresses, dates visited, diagnoses, and treatments.
9. **Prescription Drugs & Over-The-Counter Medications:** Prepare a complete list of all prescription medications, including those taken only on an "as-needed" basis. Provide dosages, dates prescribed, and the prescribing physician's name. Over-the-counter medications including megadose vitamins, Tylenol, supplements, and decongestants should also be noted as they may affect blood or urine results.
10. **Urine specimen:** A urine specimen will be collected. You may wish to request that the urine sample be collected at the beginning of the exam process. The most common abnormal finding is protein in the urine, usually resulting from exercise prior to lab testing. See smoking (#6) and exercise (#7) referenced above.
11. **Blood:** Bloodwork will be required. If you are nervous about the blood draw, request this to be completed BEFORE blood pressure and pulse are measured. ***Please refer to *Accessing Your Lab Results On-Line/Authorization to Release* for instructions to retrieve your results*** Please forward the results to your agent upon receipt. These values directly impact underwriting offer(s).
12. **Timing:** Please allow at least 30 minutes for a full exam, perhaps longer if an EKG is involved. A Senior Supplement may be required for clients over the age of 70. Guidelines to help prepare are available upon request.

The underwriting process includes the insurance exam, medical records, and potential letters from some of your physicians. Please assist in this process when possible. We are all on the same team! ***REMEMBER, EVERY PHYSICIAN VISIT AFTER THE LIFE INSURANCE EXAM MUST ALSO BE DISCLOSED TO YOUR AGENT AND COULD AFFECT UNDERWRITING DECISIONS.**