

Simple Steps to Complete Your Life Insurance Application

Thank you for your recent life insurance application with AAA Life Insurance Company. You've taken an important step to help protect those you care about most.

Now that you've completed the application, there are just a few more steps left in the process. As your agent discussed with you, the next step is to complete the phone interview. If required by AAA Life, you may also need to take a paramedical exam.

The details you share throughout the process will remain confidential. Once you have completed the phone interview and, if needed, the paramedical exam, our Underwriting department will review your life insurance application.

It's just that simple!

All Applicants Complete a Phone Interview



Some Applicants Take a Paramedical Exam



PREPARE THIS INFORMATION BEFORE YOUR PHONE INTERVIEW



DOCTOR INFORMATION

Include all Doctor Visits in Last 5 Years

- Name of Physician/Clinic
- Address
- Phone
- Date Last Seen
- Reason for Last Visit
- Referrals/Reasons/Dates



MEDICATION INFORMATION

- Names
- Dosage
- Reason for Taking
- Frequency
- Dates Used



HOSPITAL VISITS

Include all Emergency Room and Urgent Care Visits in Last 5 Years

- Name of Facilities
- Date
- Reason for Visit
- Diagnosis
- Treatment



EMPLOYMENT INFORMATION

- Current Employer Name
- Address
- Phone Number



FAMILY INFORMATION

- Health History



HOUSEHOLD FINANCES

- Income

Phone Interview

To provide you with a quote for life insurance, your agent asked you some basic questions regarding your medical and financial background. During your telephone interview, you'll be asked more detailed questions.

Refer to the chart at left to help prepare for your phone interview. If you're not a United States citizen, the interviewer will also need to confirm the type of visa or green card, the number of the card, and the expiration date.

We will contact you to complete your phone interview. Or, if you prefer to schedule at a time that works best for you, call 1-888-624-7792 (For Spanish: 1-866-871-3311). Either way, we suggest you arrange to be in a location where you feel comfortable speaking freely about your personal information.

The process requires that all interview questions are completed during one call. Please plan about 20 minutes to complete your phone interview.

Keep in mind, the professional conducting your phone interview will not be able to answer any questions about your application. All questions about your application should be directed to your agent.

Paramedical Exam

If required by AAA Life, you will complete a paramedical exam. The paramedical exam is a short assessment conducted by a licensed medical professional. It will take less than 30 minutes to complete. For your convenience, it can be conducted at the time and location of your choice. This can be at home, at work, or in a clinic setting.

Here is some of the information that will be gathered during your paramedical exam:

- Height and Weight
- Blood Pressure Readings
- Blood and Urine Samples
- ECG/EKG Readings (if necessary)

Note: If the life insurance applicant is under age 18, the process will vary. In most cases, minors will not be required to undergo an exam.

TIPS FOR OPTIMAL EXAM RESULTS

The best time to have your exam is in the morning.

To verify identity, have picture ID ready at the appointment.

Wear a short-sleeved garment or one with sleeves that roll up easily to help facilitate the process.

Schedule your exam for a time when you will be most relaxed.

YOUR EXAM DATE & TIME

Date: _____

Time: _____

REMINDERS FOR EXAM DAY



24 HOURS BEFORE EXAM

Avoid strenuous exercise and get a good night's rest.



12 HOURS BEFORE EXAM

Avoid alcohol, caffeine, high cholesterol foods, salt, and over the counter medications.



6 HOURS BEFORE EXAM

Avoid food and beverages.



1 HOUR BEFORE EXAM

Drink water and avoid using tobacco.



RIGHT BEFORE YOUR EXAM

Relax.



Next Steps: Sit Back & Relax

After the phone interview and paramedical exam (if required) are completed, your part is done. AAA Life's underwriting professionals will evaluate the information provided and determine if any additional requirements are needed.

For applicants 18 and older, MIB data, prescription history, and motor vehicle reports are collected. Financial information and public records may be collected. In some cases, a report from your physician may also be required.

Your agent will notify you when a decision has been made on your application. If your life insurance coverage is approved, an insurance policy will be sent to your agent for delivery to you. Once you receive the life insurance policy, you'll have a chance to review it and discuss any questions you may have with your agent.

Since 1969, AAA Life has been helping to protect families with our valuable life insurance products. By getting life insurance from AAA Life, you're becoming a part of our history of service. We hope this information has prepared you for the rest of the application process.

We appreciate your business and thank you for your life insurance application.

