



What should you expect during a Life Insurance examination?

As part of your application for life insurance, an exam may be required by the insurance carrier.

The examiner will call you and coordinate a time that is convenient for you. The exam will be performed, at no cost to you, by an experienced para-medical examiner or medical doctor. This exam might take place at your home, place of business or the examiner's office. We recommend scheduling your exam first thing in the morning if possible.

Here is a list of preparations:

- Please have a government issued picture ID ready.
- Please fast 6-12 hours before the exam.
- Drink plenty of water.
- Please avoid exercise for at least 12 hours before exam.
- Please avoid tobacco, alcohol and nasal decongestants 24 hours before exam.
- Please avoid caffeine at least 2 hours before exam.
- Prepare a list of medical professionals or facilities you have visited.
 - Doctor/Clinic Name
 - Phone Numbers and Addresses
 - Reason for visits
 - Date of visit
 - Diagnosis
 - Treatment
 - Any medication prescribed

What happens during the exam:

- The nurse will take your height, weight, blood pressure and heart rate.
- The nurse will collect a urine specimen and blood specimen.
- You may be required to complete a resting EKG (Electrocardiogram) that will take place lying down.
- The examiner will ask about medical history which will include all visits to any medical professional or facilities.