



**The process is simple.  
Your peace of mind,  
immeasurable.**

Thank you for choosing Legal & General America for your life insurance needs. You're on your way to protecting the people who rely on you most.

### **What happens now?**

You should have received an email from us with a link to complete your life insurance application online. The process should only take about 20 minutes.

You will be asked questions about your medical and financial history. This information will only be used for insurance coverage consideration and will be kept confidential in accordance with our privacy policy.

If you need help along the way, you can contact us at any time with questions.

If you chose to complete your application over the phone, you'll spend about 45 minutes with an experienced interviewer. You'll listen to a series of recordings, which provide the necessary authorizations required by your state before starting the life insurance application.

### **A short medical exam**

If needed, we may schedule a free 30-minute medical exam. A trained medical examiner will take your height, weight, blood pressure and pulse; collect blood and urine; and possibly conduct an EKG; and/or complete a medical history report.

### **Exam preparation tips**

- avoid strenuous exercise the day before
- get a good sleep the night before
- don't eat solid foods or drink alcohol eight hours before
- don't use tobacco or drink caffeinated beverages one hour before
- drink a glass of water one hour before

### **Helpful documents to have on hand**

While we can help you look up some of your medical and prescription history, it will help if you have some of the following information on hand during your interview:

- driver's license and Social Security numbers
- names, addresses and phone numbers of doctors, clinics and hospitals visited in past 10 years
- reasons for and dates of medical treatment
- names of prescription medicines
- other life insurance policies, including company names, coverage amounts and policy numbers
- financial information, including income, assets, liabilities and net worth

**Your life insurance goes into effect only after we approve your application and receive your first premium payment as well as any outstanding policy requirements.**

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