

Thank you for your interest in life insurance from Legal & General America.



WHAT TO EXPECT FROM YOUR LIFE INSURANCE INTERVIEW.

Here's what you need to know about the interview, the short exam, and any documents you'll need.

OVERVIEW OF THE INTERVIEW PROCESS

A telephone interview will be conducted by an experienced insurance professional, whenever possible, on the day and time you requested. If we can't accommodate your request, we'll immediately reschedule for another convenient time. The interviewer will ask questions that will be used to complete an application for life insurance. You may be asked to schedule a short medical exam after the call. The information on your application will ultimately be reviewed to determine whether you qualify for the insurance coverage requested.

YOUR INFORMATION WILL BE KEPT CONFIDENTIAL

Your privacy is important to us. All of the information you provide will be kept confidential in accordance with our privacy policy and will be used only for consideration of the insurance coverage for which you apply. Our corporate privacy policy can be found at www.LGAmerica.com.

DOCUMENTS YOU'LL NEED FOR THE INTERVIEW

The interview will take about 45 minutes and you'll need to have these documents on hand to complete the interview process:

- your driver's license number and social security number
- names, addresses and phone numbers of doctors, hospitals/clinics you've visited in the past 10 years
- reasons for and dates of medical treatment
- names of any prescription medicines you are taking
- other life insurance policies including company names, coverage amounts and policy numbers
- financial information including income, assets, liabilities and net worth

POLICY COVERAGE

Life insurance coverage is not in effect until your application is approved, and any outstanding policy requirements and your first premium payment have been received. Approval is not guaranteed.

About Legal & General America

Legal & General America life insurance products are underwritten and issued by Banner Life Insurance Company, Urbana, MD and William Penn Life Insurance Company of New York, Valley Stream, NY. Banner products are distributed in 49 states and in DC. William Penn products are available exclusively in New York; Banner does not solicit business there. LAA1692 (04.18.16) 16-146

EVERY DAY MATTERS.®
BANNER. WILLIAM PENN.

THE APPLICATION:

During the interview you will have the option to give verbal approval for us to begin underwriting your policy. This option eliminates the need for the application to be sent to you for your signature. If you elect to use the voice signature option, you will need to provide the call center with your social security number and valid email address. A copy of your completed application will be sent to you via secure email for your records. If you elect NOT to use this option, the completed application and further instructions will be sent to you via two-day mail.

THE SHORT MEDICAL EXAM

We may arrange for you to have a brief, no-cost medical exam to be performed by a trained medical examiner in your home or office. In some cases your exam can be scheduled right after your interview is completed. If not, the examiner will contact you within 48 hours to schedule the exam. The exam will take 20-30 minutes.

WHAT'S INCLUDED IN YOUR EXAM

- height, weight, blood pressure and pulse rate
- collection of blood and urine
- in some cases, an EKG and/or medical history report

HOW TO PREPARE FOR YOUR EXAM

- sleep well and avoid strenuous exercise the day before the exam
- do not eat solid foods or drink alcoholic beverages eight hours prior to the exam
- avoid tobacco or caffeine products and drink a glass of water at least one hour prior to the exam

IF YOU HAVE QUESTIONS

Call us at 800.839.5960 or 800.526.5568
M-F, 8:30 am - 10:30 pm EST

