



Thank you for choosing AIG for your life insurance needs!

To ensure your coverage begins as soon as possible, we need a snapshot of your health history. Depending on the type of policy you're applying for and your health history, this may include a life insurance exam. Please see details about both the telephone interview and life insurance exam so you can be prepared.

How long will the interview take?

- About 30 minutes if you're an adult with no significant medical history
- About 45 minutes for adults with extensive medical history
- About 15-20 minutes for juvenile policies

Note: Please allow additional time if an interpreter is needed.

What if I can't answer the phone?

The interviewer will leave a voice-mail message and a telephone number, asking you to call back and complete the interview at your convenience. Please be sure to call back within 14 days to ensure your application proceeds without interruption.

When your telephone interview is completed...

The interviewer will discuss next steps and answer any questions you may have. If an exam is needed, the interviewer will assist in scheduling an appointment at your convenience.

Policies issued by American General Life Insurance Company (AGL), Houston, TX, and The United States Life Insurance Company in the City of New York (US Life), members of American International Group, Inc. (AIG).

The telephone interview: Information we'll need

After we've received your application, you will be contacted for a telephone interview to gather information needed to evaluate it.

Having the following information available will help keep your interview as short as possible. Prepare a list in advance for easy reference.

General and Financial Information

- Information to verify your identity such as the last four digits of your Social Security Number, driver's license number and other demographic information
- Banking information (optional, if you pay premiums by automatic deductions)
- Earned and unearned income, as well as total net worth including property
- If you're the parent of a child to be insured, your child's height, weight and the last four digits of their Social Security number

Medical Information

- The name and address of your primary care physician. If you do not have a primary care physician but take prescriptions, please provide the name of the doctor(s) who provides prescriptions.
- Names and phone numbers of physicians and medical facilities visited in the past five years, with dates and reasons for visits
- Height and weight
- Current medications and prescriptions
- Family history for parents and siblings including age (or age of death) and major medical diagnoses such as heart disease or cancer
- If you have a history of high blood pressure, cholesterol concerns or diabetes, please be ready to provide recent levels/readings for:
 - Blood pressure
 - Cholesterol
 - Glycohemoglobin A1c

Activities

If you participate in certain activities such as aviation, racing, scuba diving, skydiving, hand-gliding, etc., be prepared to discuss details including hours performed (last 12 months and next 12 months), certifications/licenses held, location of activity, and speed/depths attained.



The life insurance exam (if required)

Depending on the type of policy you're applying for and your health history, a paramedical exam may also be required.

The exam should last about 20 to 30 minutes and may be scheduled at your convenience in your home or place of business.

Your exam will include:

- Height, weight, heart rate and blood pressure taken
- Urine and small blood sample
- Possible EKG and gait tests

Tips for a simple and quick exam

Day Before

- Avoid things that could raise your blood pressure: alcohol and red meat
- Take your prescribed medication but avoid over-the-counter medications like antihistamines and nasal decongestants
- Eat a light, healthy dinner and get a good night's sleep

Exam Day

- Maintain your normal blood pressure and heart rate by avoiding nicotine, caffeine, and strenuous exercise
- Drink plenty of water and keep any meals light and eaten at least two hours before exam
- Wear short sleeves, or sleeves that can be easily rolled up and have your driver's license handy

That's it!

The results will be processed and reviewed with your application. Depending on the exam company, the examiner may provide you with information about accessing your lab results online, so be sure to keep the slip you receive which will have a unique ID number.



NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY | MAY LOSE VALUE | NO BANK OR CREDIT UNION GUARANTEE | NOT FDIC/NCUA/NCUSIF INSURED

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