



Your Life Insurance Interview

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

You've scheduled a life insurance interview. Now it's our job to put you at ease throughout this streamlined and straightforward phone conversation. We'll get you on your way to protecting the people who rely on you most.

The details

You'll spend about 45 minutes on the phone with an experienced interviewer. You'll listen to a series of recordings, which provide the necessary HIPPA authorization and other disclosures required by your state. You'll also 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 [corporate privacy policy](#).

During the interview, you may choose to give us verbal approval to begin underwriting your policy. Otherwise, expect to receive the completed application and further instructions by mail.

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

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. The Legal & General America companies are part of the worldwide Legal & General Group. Voice Signature and eDelivery for AppAssist are not available in Connecticut. LAA1692 19-165 (07.15.19)

Preparing for the interview

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.

If you have any questions, please call us anytime at 800.839.5960 or 800.526.5568, Monday through Friday, 8:30 a.m.–10:30 p.m. EST.

