

The Next Steps

Completing the underwriting process for term insurance is the only way to know exactly how much your life insurance policy will cost.

Now that you've determined the need and amount, here are the next steps.

1. Application: You will complete the application with your FCS licensed representative or through our phone interview process. Information that you'll need to have on hand to complete the application includes:

- Your driver's license number and state of issue
- Name and address of your personal physician and other health care providers
- Names and dosages of current prescriptions
- Financial information, which can be provided from FCS records with your approval
- Current and past use of tobacco products
- Sports and activities you participate in (flying, scuba diving, etc)

2. Exam: You will complete a Paramedical Exam. This exam usually includes recording of height, weight, blood pressure and pulse. You may also have to provide blood or urine samples, and possibly complete an EKG. Trained professionals will schedule and perform your evaluation at your home, workplace or another convenient location. Helpful hints to have accurate information on the paramed exam include:

- Fast for four to eight hours prior to appointment
- Have a picture ID present

- Limit salt and high-cholesterol food intake for 24 hours prior to the exam
 - Refrain from consuming alcoholic beverages prior to appointment
 - Limit caffeine and nicotine prior to exam
 - Complete the exam as soon as possible, because your policy can not be issued without this requirement
- 3. Medical records:** Your medical records and driving records will be requested for underwriting. The insurance company will contact your physician or other health care providers to obtain the Attending Physicians Statement (APS). Because of the confidentiality of your medical records, you will sign an Authorization for this information to be released. If delays occur in obtaining the APS, we may ask your assistance in contacting your doctor to speed up the process.
 - 4. Quality Assurance calls:** On a limited basis, some insurance companies may contact you by phone for a Quality Assurance Interview to confirm information on your application and doctors' records if there are questions.
 - 5. Decision:** The insurance company will make a decision on your policy request and notify your FCS agent of the premium cost and other details. FCS will contact you as soon as an approval or denial of insurance is generated. When it is approved, the policy will be delivered to you, and premium will be due to put the coverage in place.

Life Insurance from



Farm Credit Services
OF MID-AMERICA

1-800-444-FARM

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