

# What's Next?

## Details on the Next Steps for Your Life Insurance Application

Thank you for trusting the ING Life Companies with your life insurance application. Please use the information below to help understand the next steps in our process.

### Helpful Hints

Prior to the paramedical appointment:

- Get a good night's sleep.
- Avoid drinking alcoholic beverages for at least 8 hours.
- Do not smoke or drink coffee for at least 1 hour before your appointment.
- Drink a glass of water 2 hours prior. This will help produce a urine sample.
- Try not to eat any food 2 hours prior. If at all possible, fast for 12 hours. This results in more accurate readings from your blood test.
- Advise the paramedic of any medications you are taking.

## 1 Your Telephone Interview

You may call 888-590-6818 four hours after the agent submits the order to initiate the telephone interview and paramedical exam process. Otherwise, a representative from paramed vendor ExamOne will contact you within 24 hours for a confidential telephone interview. If you're not available a message will be left and multiple call attempts will be made over the next 14 days. Interviews not completed during this timeframe will be closed. The application can be reopened at your request by calling 888-590-6818.

During the 30-minute interview, you will be asked a number of detailed questions to help determine your eligibility for life insurance. Please have ready the dates of any recent visits to doctors or clinics, your physicians' names, the name and address of the clinics and any prescribed medicine, including dosage and frequency. Your driver's license number will also be needed. Requests for higher amounts of life insurance coverage may also require certain financial information. All of your personal data will be maintained with absolute confidentiality.

Following the telephone interview, we will send the completed application package to the paramedical examiner. You will need to review and sign the documents in their presence. If the policy will be owned by someone other than the insured, the owner will need to sign the application at the time of the exam or you may request for the application to be mailed to the owner. The paramedical examiner will return the signed documents to the ING Service Center in a secure manner. Once the application arrives at the ING Service Center the process generally takes between 30-45 days dependant upon required information.

## 2 Your Paramedical Appointment

You may be asked to schedule a basic paramedical exam. There is no cost to you for this examination. The exam can take place at your home or place of employment and includes your height and weight, blood pressure and pulse. Urine and blood samples are also needed. Depending on your age and medical history, an electrocardiogram (EKG) may be required.

# 3



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life insurance policy

A blue line-art illustration of a computer keyboard. The keyboard is shown from a slightly elevated front perspective. It has a standard QWERTY layout with a numeric keypad on the right. A blue cord is attached to the top right of the keyboard and extends upwards and to the right, ending in a small loop. The entire illustration is rendered in a consistent blue color on a white background.

## 5

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Driver's License number:



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