

> Applying for a Living Promise Policy

WHAT HAPPENS AFTER YOU COMPLETE THE APPLICATION

Now that you've decided to apply for a Living Promise policy, let's go through the point-of-sale application process.

Personal Health Interview

Once your Living Promise application has been completed and signed, your agent will begin a telephone interview process. He or she will begin the call, providing information about your application. Then, you will be asked to get on the phone to answer a few short questions and conduct the personal health interview.



WHAT TO EXPECT

Here's what will happen during the personal interview:

1. An interviewer from a third-party underwriting company named Apptical™ will inform you that the call is being recorded and ask you to confirm the following:
 - a. The application has been completed and signed
 - b. You have received the notices page
2. Your identification information and U.S. residence status will be confirmed
3. You will be asked to provide your height and weight
4. You will be asked for authorization to run a prescription history check
5. The interviewer will ask a series of medical questions (these are the same as the questions on the life insurance application)

6. Apptical will collect prescription and MIB information during the call. Additional questions may be asked to clarify your health status based on the results.

Once you have completed your portion of the interview, your insurance agent will be asked to get back on the phone to hear your eligibility results.

KEEPING YOUR INFORMATION STRICTLY CONFIDENTIAL

We're committed to protect your privacy by safeguarding the information you provide. We use this information solely during the application process and will never release it without your authorization.