



## PRIOR TO YOUR EXAM

Get a good night's sleep. ✓

Avoid drinking alcoholic beverages for at least eight hours before your exam. ✓

Try not to eat any food two hours prior to your exam. If at all possible, fast for 12 hours. ✓

Do not smoke or drink coffee for at least one hour before your appointment. ✓

Drink a glass of water at least two hours prior to your exam. ✓

Advise the paramedic of any medications you are taking. ✓

Please contact your life insurance agent or financial professional with any questions about your life insurance policy.

Life insurance products underwritten by  
Genworth Life and Annuity  
Insurance Company  
Genworth Life Insurance Company,  
Richmond, VA  
Genworth Life Insurance Company  
of New York, New York, NY

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# What happens next...



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# Your Telephone Interview

Thank you for choosing the Genworth Financial companies. You will be contacted within 24 hours for a 30-minute confidential telephone interview to help determine your life insurance coverage eligibility.

**To prepare for your telephone interview, please make a list of the following medical information:**

- Your physicians' names and addresses
- Any prescribed medications, including dosages and frequencies
- Dates of any recent visits to doctors or clinics
- Your driver's license number



At the end of the telephone interview, you may be asked to schedule a basic paramedical exam. There is no cost to you for this examination, and it can take place at your home or place of employment.

## Your Exam

The paramedical examiner will bring an application package for your review and signature. Please follow the instructions and return the signed documents to the examiner. If you live in North Carolina or Texas, the application package will be mailed to you.

**The exam includes a check of your:**

- Height and weight
- Blood pressure and pulse
- Urine and blood samples
- Depending on your age and medical history, an electrocardiogram (EKG) may be required



## Other Requirements

Based on your medical history and the amount of life insurance coverage you request, we may need to obtain additional information from your doctor, or from investigative consumer or motor vehicle reports.

Once all of your application information is collected, an underwriter will evaluate your application to determine your underwriting classification.

Next, your agent or financial professional will contact you regarding your life insurance coverage eligibility based upon your application. If your application is approved, your agent or financial professional will deliver your policy, which will detail your coverage amount, duration of coverage and actual premiums calculated based on your underwriting classification.