

# Tips for Your Life Insurance Medical Exam



## CONGRATULATIONS on Helping Protect Your Family!

Once you've successfully completed your life insurance medical exam, you will be one step closer to helping protect the future of your family and loved ones!

And the best news of all is, you'll have the lowest life insurance rates available to you.

### Make the Most of Your Medical Exam, Get the Lowest Life Insurance Rates!

When you apply for a life insurance policy, a brief medical exam may be required to document your current health. The exam will take only about 30 minutes and can be done in the convenience of your home or office or at a medical facility – you choose.

A clean bill of health on your life insurance medical exam can mean you will be offered the lowest available rates, so it is important to be prepared for the exam.

Keep reading for some helpful hints to help you get ready for the exam.



#### The Day Before the Exam

- Avoid alcohol and high-cholesterol foods like red meat
- Follow doctor's orders for prescription medications
- Avoid over-the-counter drugs, including nasal decongestants
- Get a good night's sleep

#### The Day of the Exam

- Avoid coffee, soda, tea, and other caffeinated drinks
- Skip strenuous exercise
- Eat a light meal before your exam and drink plenty of water

#### During the Exam

- Have details on drugs you are taking, recent doctor's visits, and other medical information handy for the medical examiner
- Wear loose-fitting, short sleeved clothing for easy taking of blood pressure and heart rate
- Drink a glass of water one hour before exam if a urine sample is required

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