



# what happens next

## your request for insurance

**Congratulations! You have successfully started the application process for life insurance. In order to complete your application, we need to obtain some additional information from you. This information will be obtained in a three-step process that consists of a telephone interview, application review and signature and a paramedical exam. Here are ways in which you can be prepared for the application process and what to expect within each step.**

### Step 1: Telephone Interview

You will be contacted within 24 hours to complete the first part of your insurance application via a private and secure telephone interview. The answers you provide during the tele-interview will help underwrite your life insurance coverage. Please have the following information available at that time of the call:

- Driver's license (number and state)
- Existing and pending life insurance
- Beneficiary and owner information (including DOB and SSN; if trust-owned, you will need to know the trustee and date the trust was created)
- Banking information for premium payment authorization
- Income and finances (including net worth)
- Occupation, hobbies and sports
- Tobacco and drug use

The tele-interview takes approximately 20-30 minutes to complete, but will vary depending on your individual history. This interview must be completed within 30 calendar days from the date your Financial Professional submitted your application request.

To reschedule the tele-interview, please call (800) 474-8147.

### Step 2: Application Review and Electronic Signature

After the tele-interview, you will receive an email with the completed information. After review, your electronic signature will be requested. In order to access the link within the email, you will be prompted to provide the last four digits of your SSN and the Requested Face Amount of your application.

The time in which you complete this review and provide your electronic signature is critical for two reasons:

1. The package includes critical HIPAA and HIV Notice and Consent forms which require your signature prior to the next step (Paramedical Exam).
2. Due to the sensitive nature of the information, the link will only remain active for 14 calendar days.

**Tip:** If you do not receive this email shortly after the interview, please check your Junk Mail folder. If you have trouble accessing the link in the email, be sure to disable pop up blockers within your browser.

- Status on submitted ticket: [adminservices@crl-plus.com](mailto:adminservices@crl-plus.com)
- eSignature questions: [esignature@crl-plus.com](mailto:esignature@crl-plus.com)

Life Insurance: • Is Not a Deposit of Any Bank • Is Not FDIC Insured  
• Is Not Insured by Any Federal Government Agency • Is Not Guaranteed  
by Any Bank or Savings Association • May Go Down in Value

AXA Equitable Life Insurance Company (NY, NY)

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## Step 3: Paramedical Exam

At the end of the tele-interview, you will be asked to schedule a paramedical exam at your convenience. This exam will also be used to help underwrite your life insurance coverage. There is no cost to you for this exam. It can take place at your home or office, whichever is most convenient. A basic paramedical exam typically includes the following:

- Height and weight
- Blood pressure and pulse readings
- Urine and blood samples
- Basic medical questions

Prior to the paramedical exam, you will want to:

- Get a good night's sleep
- Avoid strenuous exercise or activity
- Avoid alcohol, caffeine and tobacco products
- Drink plenty of water

Please note that if a blood specimen is required, it is recommended that you fast 6-8 hours prior to the exam unless advised otherwise by the examiner.

## Other Considerations

As part of the paramedical exam, the examiner will complete the second part of the application. Please have the following information available at the time of the exam:

- Names and addresses of all physicians and medical facilities you have visited
- Names of prescription and OTC medications and dosages you are presently taking
- Details of past and current injuries, illnesses, conditions and treatments

After you have completed this step, the examiner will ask you to sign the forms completed during the paramedical exam. These forms will be submitted to AXA for review with your application.

After your application has processed by AXA, and the underwriting is complete, your Financial Professional will contact you.

**If you have any questions about this process, please contact your Financial Professional.  
Thank you for allowing AXA to service your life insurance needs.**

Life insurance products are issued by AXA Equitable Life Insurance Company (AXA Equitable), 1290 Avenue of the Americas, New York, NY 10104, 212-554-1234.

All guarantees are based on the claims-paying ability of AXA Equitable.

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