



Prepare for your Interview and Medical Exam

WHAT YOU NEED TO HAVE, KNOW, AND DO



All information gathered during the interview and exam will be shared only with those who need it to determine your eligibility for life insurance and will be included in the policy.

Life insurance is issued by The Prudential Insurance Company of America, Newark, NJ, and its affiliates.

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Prudential

PREPARE FOR YOUR INTERVIEW AND MEDICAL EXAM

This guide will help you prepare for your upcoming interview and/or medical exam.

Once your interview and medical exam are completed, your application will go through underwriting. Underwriting is an evaluation of your current health, medical history, family medical history, and lifestyle. Our underwriters determine your eligibility for life insurance to help ensure you get our best possible rate.

STEP ONE: YOUR INTERVIEW

eInterview

The eInterview is the preferred option for completion of the interview questions. As soon as your application is submitted, a link to the interview questions will be emailed to you. You may answer them at your earliest convenience and at a comfortable pace. This service is user-friendly and accessible on multiple devices like laptops, desktops, and mobile devices.

Before completing the interview questions, familiarize yourself with the interview topics and questions that will be asked. The more information you have ready, the more quickly the interview can be completed. Additionally, many of the interview questions also include a “drop down” box with potential answers—if your answer is in the list, it’s a simple click to select it and then move on to the next question. Because the information gathered during the interview will be used to determine your eligibility for life insurance and included in the policy, please answer each question completely and truthfully.

Telephone Interview

If you opted for a telephone interview, within 24 – 48 hours of completing your initial application, you will receive an automated message providing you with information needed to complete the phone interview. You will then need to contact the Call Center and can expect the interview to take 20 – 30 minutes depending on your health history.

Please have your policy number ready, if available.



QUESTIONS YOU MAY BE ASKED WHEN APPLYING FOR LIFE INSURANCE

You will be asked questions about both your insurance and family histories.

INSURANCE HISTORY

- ▶ Will this insurance replace any existing insurance or annuity?
- ▶ What are the existing insurance policy number(s)?
- ▶ Are you also applying for or reinstating life insurance with any other company?
- ▶ Have you had life or health insurance declined, postponed, rated, or issued with an increased premium?
- ▶ Will you be making payments from out-of-pocket funds? (We understand that you will not be using values from another existing life insurance policy or annuity contract to help pay the initial or future premiums on this new policy.)

FAMILY HISTORY

- ▶ Have any immediate family members (mother, father, brother, sister) been diagnosed with or died from coronary artery disease, cerebrovascular disease, diabetes, or cancer before age 70?
- ▶ What is your father's current age or age at death?
- ▶ What is your mother's current age or age at death?

You may also be asked additional questions based on your situation and the type of coverage you are applying for.

NON-MEDICAL

- ▶ In the past five years, have you flown as a pilot, student pilot, or crew member, or do you intend to become a pilot?
- ▶ In the past five years, have you participated in any activities such as motorized vehicle racing, scuba diving, mountain climbing, skydiving, or extreme sports such as base jumping, bungee jumping, or cave exploration? If not, do you intend to?
- ▶ In the past five years, have you:
 1. Had your driver's license denied, suspended, or revoked?
 2. Been convicted of or pleaded guilty to driving under the influence of alcohol and/or drugs?
 3. Been convicted of or pleaded guilty to any moving violations?
- ▶ Within the past 10 years, have you been arrested, convicted, or imprisoned for any crime and/or are you currently awaiting trial for any crime?
- ▶ Do you plan to live or travel outside the United States within the next 12 months?
- ▶ Information (including date of last use and frequency) about any current or prior use of tobacco or other nicotine products. This includes clove cigarettes, e-cigarettes, or vaping products containing nicotine, etc.

OTHER

Depending on your situation and the type of coverage for which you are applying, you may be asked additional questions about your:

- ▶ Children
- ▶ Family insurance
- ▶ Income and net worth
- ▶ Employment history

PERSONAL PHYSICIAN INFORMATION

Physician Name:	
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Clinic Name:	
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Full Address:	
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Phone:	Date of Last Visit:
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Reason for Last Visit:	
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Be prepared to provide details about your medical history during the interview.

MEDICAL INFORMATION

Has a member of the medical profession ever treated you for or diagnosed you with:

1. High blood pressure, chest pain, heart attack, coronary artery disease, heart valve disorder, heart murmur, irregular heartbeat, cerebrovascular disease, stroke, circulatory disease, aneurysm, or any disease of the heart or blood vessels?
2. Anemia or other abnormality of the blood (other than HIV)?
3. A polyp, cyst, tumor, cancer, leukemia, melanoma, lymphoma, or Hodgkin's disease?
4. Diabetes, high blood sugar, glucose intolerance, or other endocrine disorder?
5. Anxiety, depression, or any other mental or psychiatric illness?
6. An infection caused by the Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS), AIDS-Related Complex (ARC), or any other sexually transmitted disease?
7. Asthma, emphysema, cystic fibrosis, sleep apnea, sarcoidosis, tuberculosis, or any other disorder of the lungs or respiratory system?
8. A seizure, epilepsy, multiple sclerosis, Parkinson's disease, muscular dystrophy, cerebral palsy, paralysis, Alzheimer's disease, or any other disorder of the brain or nervous system?
9. An ulcer, hepatitis, cirrhosis, pancreatitis, ulcerative colitis, Crohn's disease, or any other disorder of the esophagus, liver, stomach, or intestines?
10. Nephritis, polycystic kidney disease, or any other disorder of the bladder, kidney, urinary tract, or prostate?
11. Arthritis, gout, back trouble, or any disease or disorder of the joints, muscles, or bones?
12. Lupus, rheumatoid arthritis, chronic fatigue syndrome, fibromyalgia, or any other disease or disorder of the autoimmune system?

Have you ever used:

1. Cocaine, crack, marijuana, heroin, ecstasy, PCP, LSD, methamphetamine, or any other hallucinogenic drug or controlled substance?
2. Amphetamines, barbiturates, sedatives, opiates, methadone, or controlled substance except as prescribed by a physician?

Have you had or been advised to have treatment or counseling for alcohol or drug use or been asked to reduce or eliminate their usage?

Other than what has already been disclosed, within the past five years, have you:

1. Requested or received disability or compensation benefits?
2. Been a patient in a hospital or other medical facility, other than for normal childbirth?
3. Had any other disease, disorder, or condition?
4. Been advised to have surgery, medical tests, or diagnostic procedures (other than for HIV)?

Are you currently receiving medical treatment or taking any other medication or herbal supplement that has not already been disclosed?

If you have applied for any additional riders, additional medical questions may also be asked.

STEP TWO: YOUR MEDICAL EXAM

If a medical exam is needed, we will contact you to arrange a convenient date and time. The exam will generally take between 20 and 30 minutes. Your exam may include the following:

- ▶ Height and weight measurements.
- ▶ Blood pressure reading.
- ▶ Collection of blood and urine samples.
- ▶ Electrocardiogram.
- ▶ Senior assessment at ages 71 and older.
- ▶ Other tests or procedures.

TIPS FOR YOUR MEDICAL EXAM

To get the best results, here are some suggestions:

- ▶ Be as relaxed and well-rested as possible.
- ▶ Take any medications you normally take.
- ▶ Do not drink alcohol at least eight hours before your exam.
- ▶ Do not smoke or chew tobacco for at least one hour prior to your exam.
- ▶ Avoid caffeine (including coffee, tea, and caffeinated soft drinks) for at least one hour prior to your exam.
- ▶ Limit salt intake and high-cholesterol foods 24 hours before your exam.
- ▶ Do not engage in strenuous exercise 24 hours before your exam.
- ▶ Drink a glass of water approximately one hour before your exam.
- ▶ If fasting is required for your blood test, be sure to follow the directions given to you.



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