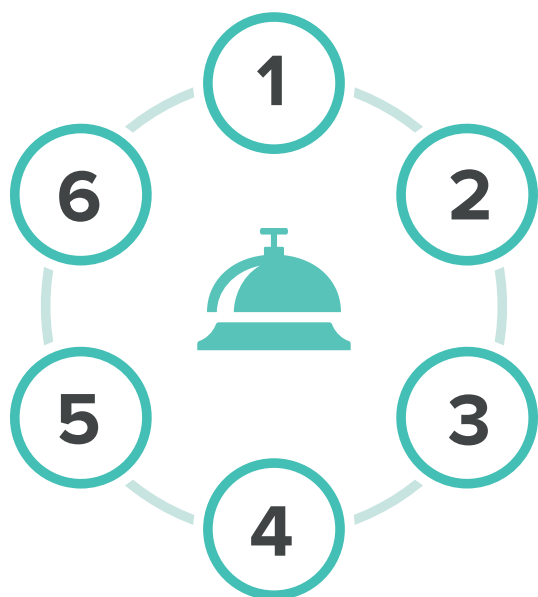


# CONCIERGE

*Services*



# THE CONCIERGE PROCESS



## Questions?

Your Concierge Services Specialist is here to help make sure the Life Insurance process goes as smoothly as possible for you. With that in mind, please do not hesitate to reach out to your Concierge Services Specialist or Insurance Representative with questions at any point of the process.

On behalf of your Insurance Representative, Valmark's Concierge Services simplifies the life insurance application process by providing a confidential and highly personalized service to smoothly coordinate the application paperwork and necessary medical requirements needed by the insurance carrier. There are six steps to the application process, ultimately leading to your coverage being placed in force.

- 1 CONCIERGE CONTACT**  
You will be contacted via e-mail with next steps in the application process. This could include a telephone call with a concierge specialist, an email with information needed to proceed, and procedures in signing the application documents.
- 2 PARAMED EXAM (IF NEEDED)**  
Complete an exam to obtain medical history information as well as physical measurements, labs, and vital signs.
- 3 INSURANCE COMPANY REVIEWS**  
If the insurance company has additional questions while reviewing your file, a Concierge Services specialist will contact you.
- 4 DECISION MADE**  
If the insurance company can make an offer for coverage, your representative will reach out to you directly with the final approval rate.
- 5 INSURANCE COMPANY ISSUES A POLICY**  
Upon acceptance of your new insurance offer, the company will send you paperwork outlining your new contract.
- 6 SIGN DELIVERY FORMS**  
You and your representative sign the final delivery documents and remit any monies needed to activate the coverage.

# CONCIERGE CONTACT

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The first step in the life insurance process is to complete your application paperwork with a Concierge specialist. The Concierge specialist will contact you via email or may ask you to schedule a short phone call with them to collect the necessary details to complete your application. We know your time is valuable, so our goal is to make the process as simple as possible.

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*Below lists information that may be gathered by the Concierge Specialist.*

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## **1. BASIC PERSONAL INFORMATION**

State of birth, occupation, number of years in the occupation, and driver's license information (number, state, issue date, expiration date).

## **2. PERSONAL FINANCIAL INFORMATION**

Earned income, unearned income, and net worth. For more than \$2 million of death benefit, we may need additional details regarding your assets and liabilities.

## **3. PERSONAL MEDICAL HISTORY AND LIFESTYLE**

Participation in hobbies, current medications, tobacco use, alcohol use, medical history, driving infractions, and foreign travel.

## **4. BENEFICIARY INFORMATION**

Name of beneficiary, relationship, address, date of birth, and social security number.

## **5. EXISTING LIFE INSURANCE**

Name of insurance company, policy number, face amount, and issue date.



LIFE MADE SIMPLE

# PARAMED EXAM

## *Be Ready!*

### ABOUT THE EXAM

The second step is the paramedical exam which is a routine part of the life insurance application process. It allows the life insurance company to perform a comprehensive evaluation of your current health as part of their insurance underwriting process. The exam involves meeting with a paramed examiner at a set time in a private and comfortable setting such as your home. The paramed will ask you several medical questions and record your height, weight, blood pressure and pulse. They often also collect blood and urine, and sometimes an EKG. The exam generally lasts 30 to 60 minutes. By taking a few minutes to follow these tips in preparing for the exam, you can help ensure a smooth appointment and the most favorable results possible.

### PREPARING FOR THE EXAM

*To obtain the most favorable results from your exam, we recommend the following seven tips:*

1. Schedule the exam in the morning and fast for 12–14 hours before the exam (Note: not only is it easier to fast for the morning, but most people have lower blood pressure and pulse in the morning).
2. Continue all prescribed medications as you normally would.
3. Monitor your diet for the days leading up to the exam. Avoid/limit alcohol, fatty foods, and excess sugar and salt.
4. Drink a lot of water leading up to the exam, and a glass of water immediately prior to it.
5. Refrain from caffeine intake on the morning of the exam.
6. Avoid exercise 24 hours prior to the exam. Workouts can result in falsely elevated liver function tests and poor urinalysis results.
7. Get a good night's sleep before the exam and wear comfortable clothing/shoes on the day of the exam.

### EXAM DAY

*Please have the following five items readily available:*

1. Photo identification
2. Names and dosage of medications
3. Names, addresses, and phone numbers of any doctors or clinics visited in the past five years
4. List of medical conditions, including date of diagnosis, treatments, and results of treatments
5. If parents or siblings experienced cardiovascular disease, cancer, or diabetes, please include age at diagnosis and current age or age at death, if applicable

### THE SENIOR SUPPLEMENT

Depending on your age and the amount of coverage being applied for, you may be asked to complete a “Senior Supplement.” This screening may include:

- Questions about your daily activities
- A brief cognitive exam
- An activity to test your gait

Some questions may seem basic and overwhelmingly simple. We ask that you please be patient with the examiner, as insurance carriers need to identify any severe cognitive impairment as part of their routine underwriting process. While nothing needs to be done to prepare for this, it's important that you avoid any distractions and give the examiner your undivided attention.



## CONCIERGE SERVICES

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