

Client Step-By-Step Guide

Important Information You Need to Know

Your advisor has submitted an order for life insurance through TBA, an industry leading insurance firm located in Knoxville, TN. This document explains the steps involved in getting your insurance application completed. Should you have any questions about this process, please contact our case management team at 800-624-4502 or apps@tba.com.

Step 1) Within 48 hours a TBA company representative will email you to set up an appointment time to call you to complete the interview for your life insurance application. This process typically takes 20 to 30 minutes but actual times may vary depending on individual circumstances. Please have the following required information prepared to save time during the call:

**Coverage can not be bound using the 1-Page process.*



- List of medications you take
- Personal and household income
- Names, Addresses, and Phone Numbers of your doctors and medical care providers
- Assets, liabilities and net worth
- Driver's license number
- Replacement information: Company, Face Amount, Policy Number and Year Issued

Step 2) Application Delivered, Reviewed and Signed. Your application can be signed either electronically or traditionally.

- **Electronic Signature:** You will receive an email notification that your life insurance application is complete and ready for your review and electronic signature. The email will include simple instructions on how to complete your application.
- **Traditional Signature:** You will receive your application by email, along with simple instructions on how to complete your application.

Note: If someone other than yourself will be the owner of this policy, their signature is also required.

Step 3) Medical Exam Scheduled at Your Convenience. The exam will be scheduled on a separate call. Please be prepared with some available dates and times. The examiner will call you one or two days before your scheduled exam to confirm the appointment.

Please remember, your exam will include a blood draw, which requires a 12 hour fast for optimal results.

Step 4) Medical Examination Completed. The examiner will meet you at the scheduled time and location. They will ask you a brief series of medical questions and measure your height, weight, blood pressure and pulse. A blood and urine specimen will be collected. An EKG may also be conducted depending on coverage and amount applied for.

Step 5) Application and Medical Exam Reviewed. The insurance company will review your application and medical exam. A report from your doctor(s) or health care provider(s) may be required. If your application is approved, the policy is issued and your financial representative will contact you to make arrangements for policy delivery and payment of initial premium.

