

Underwriting Made Easy

Here's what to expect during the underwriting process:

(R-4/2019)

The underwriting process:



Submit your application and schedule your Personal History Interview (PHI)

If you haven't scheduled your PHI, Allianz will call you to schedule the appointment or complete the PHI if you are available



The phone interview will last about 30 minutes depending on your medical history.



Underwriting will review your information and determine if medical exams are required. If exams are required, we will contact you.



After review of final requirements, the Underwriting team will extend an offer to your financial professional.



After reviewing the offer, your financial professional will request Allianz to issue your policy.



Your financial professional will deliver the policy to you for your review and signature.

Before your PHI:

- Complete page 2 of this form ahead of time to help expedite the call
- Have your medical history on hand from the past five years, including doctor and hospital visits, medications, and family history
- Have your driver's license available

Personal History Interview scheduling tips:

- The PHI can be scheduled by you or your financial professional
- The sooner the PHI is complete, the faster you may receive an offer
- If you miss your PHI appointment, please return our call at 800.729.9566 to complete it.

Hours of operation:

Monday – Friday:

7:00 a.m. - 10:00 p.m. Central time

Saturday:

9:00 a.m. - 2:00 p.m. Central time

Sunday: closed

What to expect during your medical exam:

- Your exam can be conducted at home and will last about 20 minutes
- The examiner will check your height, weight, and blood pressure
- Blood and urine samples are required
- You will need to provide a list of your current medications, medical history, and driver's license

Tips:

- Drink plenty of water before your exam
- Avoid caffeine, strenuous exercise, and foods high in salt or sugar, as they may negatively impact your results

Based on the amount of coverage you require, we may also request:

- motor vehicle report
- prescription database check
- underwriting consumer report
- financial documents
- medical records from your doctor

To learn more about the underwriting process, talk with your financial professional.

For all that's ahead.®



Product and feature availability may vary by state and broker/dealer.

Guarantees are backed solely by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America (Allianz). www.allianzlife.com

Products are issued by Allianz Life Insurance Company of North America (Allianz), 5701 Golden Hills Drive, Minneapolis, MN 55416-1297. 800.950.1962
CSI-448

The Personal History Interview – helping you be prepared for a smoother process

To help keep this call as brief as possible, we ask that you gather the following information now in preparation for the interview. You may want to fill out the sections below to aid you in completing the PHI. You'll be asked questions regarding:

1. Your understanding of the sale, including if it meets your overall financial objectives, if it is affordable
2. Other insurance in force or applied for:

Name of company	Face/benefit Amount	Date issued/applied for	Current status (check one)
			<input type="checkbox"/> In force <input type="checkbox"/> Applied for
			<input type="checkbox"/> In force <input type="checkbox"/> Applied for
			<input type="checkbox"/> In force <input type="checkbox"/> Applied for

3. Financial information

Annual earned income \$ _____ Annual unearned income \$ _____ If married, spouse's annual income \$ _____
 Household net worth \$ _____ Household liquid assets \$ _____ Household annual expenses \$ _____

4. Name, address, and phone number of your personal physician

Date last seen	Reason seen	Doctor's name, address, and phone number

5. What other doctors have you seen in the past 5 years, including any hospitalizations, surgeries, or medical tests

Date last seen	Reason seen	Doctor's name, address, and phone number

6. Current medications, vitamins, and supplements – you may want to gather your prescription bottles for this information

Name of medication	Dosage	Frequency	Reason prescribed/taken

7. Your family history:

Has any family member (mother, father, or siblings) been diagnosed with and/or treated for cancer, stroke or aneurysm, diabetes, heart disease, heart surgery or heart failure including coronary bypass, or any neurodegenerative disorder?

If yes:

Relationship to you	Age of diagnosis	Type of condition diagnosed	Age at death, if applicable

8. Your driver's license number _____ State of issue _____

Please be prepared to comment on any moving violations or accidents in the past 10 years.

We look forward to having you as a satisfied customer here at Allianz.