

How to prepare for your telephone application (TeleApp) interview



TeleApp is an efficient way to complete your insurance application over the phone and an important step in the overall process.

After your agent submits the general information he or she has collected from you, a New York Life TeleApp representative will contact you to complete the interview. During this time, the representative will ask questions about your personal and health history. Your responses will be recorded and sent to our underwriters for review.

The TeleApp interview takes approximately 30 minutes or less to complete. The amount of time will depend on the type of coverage you applied for. More complex medical histories may result in a longer phone call. If requested, a copy of your completed application can be sent to you via email.

Due to the personal nature of the questions that will be asked, we suggest taking this call in a private setting. Please have the following information readily available to complete your interview as quickly as possible:

- **Medical History:** Including any medical conditions, date(s) of diagnosis, treatment(s), and recovery (if applicable)
- **Medical Providers:** Names/locations of physicians, hospitals and medical facilities that have provided you with care within the past 10 years
- **Medications:** Names of all prescribed medications, and how often they are taken
- **Finances:** Your current income and net worth*
- **Measurements:** Your height and weight
- **Employment:** Current employment details including length of employment and your job responsibilities
- **Family History:** Immediate blood relatives (parents and siblings) who have been diagnosed with heart disorders, stroke, diabetes or cancer and age of onset of illness
- **Travel:** Any plans to travel outside of the United States over the next 12 months
- **Activities:** Adventurous activities you participate in (e.g. scuba diving, mountain climbing, piloting an aircraft)

Please note: All applicants are required to complete their TeleApp interview in the United States. A TeleApp representative will contact you using the phone number(s) you provided to your agent. If preferred, you may contact a TeleApp representative at your convenience to complete your interview. Call 1-866-NYL-TAPP (1-866-695-8277) during the TeleApp Call Center hours of operation:

| Day | Time |
|-----------------|-------------------------------|
| Monday-Thursday | 7:00 am-11:00 pm Central Time |
| Friday | 7:00 am-7:00 pm Central Time |
| Saturday | 9:00 am-4:30 pm Central Time |
| Sunday | Closed |

If you have any questions, please contact your agent.

*For the interview "Net Worth" is defined as the value of your assets (e.g. home, car, bank accounts, investments, rental property you own) minus your liabilities or the amounts you owe (e.g. mortgages, auto loan balance, personal loans)



Completing a medical exam

New York Life, like other insurance companies, may require a limited medical exam based on your age and the amount of insurance coverage requested. If an exam is needed, your agent will schedule a time for it to be completed or you will be contacted to schedule a time.

Your exam may include:

- Measurements of blood pressure, pulse, height, and weight
- A blood and/or urine sample
- An electrocardiogram (EKG)



If you are asked to complete an exam, when medically possible you should **not**:

| Activity | Time before exam |
|--|------------------|
| Participate in strenuous physical activity | Within 24 hours |
| Consume alcohol | Within 24 hours |
| Eat or drink | Within 4 hours |
| Consume caffeine | Within 12 hours |
| Smoke or chew tobacco | Within 1 hour |

We value your business. Thank you for choosing New York Life for your insurance needs.

New York Life Insurance Company
New York Life Insurance and Annuity Corporation, a New York Life Company
51 Madison Avenue
New York, NY 10010
www.newyorklife.com
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