

# Underwriting made easy

Here's what to expect during the underwriting process



1. Submit your application and elect to complete your Personal Health Interview (PHI) online or via phone.



2. The PHI will last about 15 minutes depending on your medical history.



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



4. After review of final requirements, the Underwriting team will review the decision with your financial professional, and if applicable extend an offer.



5. Your financial professional will review the decision with you and if an offer is extended will request Allianz to issue your policy.



6. 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 process.
- Have your medical history from the past five years, including doctor and hospital visits, medications, and family history.
- Have your driver's license available (if applicable).

### Tips:

- The sooner the PHI is complete, the faster you may receive an offer.
- If you elect the online PHI (ePHI), you will need a valid email address and will receive an email from Allianz within the next business day of submitting your application to start the process. You will also need access to a phone for verification purposes.
- If you complete the phone PHI, you will receive a call within 2 business days or have the option to call 800.729.9566 during the following 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 your medical history, driver's license (if applicable), and a list of your current medications.

### 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/medical claims data
- Financial documents
- Medical records from your doctor
- Underwriting consumer report

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

During the PHI you will provide detailed answers to medical questions either via an online questionnaire or phone interview. To help keep this process 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.

**1. You will first be asked to verify:**

- Full name
- Date of birth
- SSN (the last 4 digits only)
- Driver’s license number (if applicable)
- Email
- Phone number
- Address

**2. Other doctors you have seen in the past five years, including any hospitalizations, surgeries, or medical tests:**

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

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

Name of medication	Dosage	Frequency	Reason prescribed/taken

**4. 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 at diagnosis	Type of condition diagnosed	Age at death, if applicable

**We look forward to having you as a satisfied customer, and our priority is keeping your information secure and confidential. To learn more about the underwriting process, PHI, or medical exam, please reach out to your financial professional.**

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