



Nonqualified deferred compensation plan

## Preparing for the underwriting process



As part of the organization's nonqualified deferred compensation plan design, your employer is informally financing the plan with corporate-owned life insurance. This insurance contract will be owned by your employer (or a trust), and any benefits will be paid to your employer as a way of informally financing the plan. This financing strategy has no impact on you or your plan benefits.

Because of this financing method, you'll need to go through the life insurance underwriting process. The good news—it's easier than ever. Here's what you can expect.

### Completing your application

- 1 You'll be contacted to **complete the first part of your application**.
- 2 We'll send you an email with a link to **complete a brief questionnaire**. Note: You must have a valid email address. This questionnaire functionality works best in Chrome, Firefox, and Safari web browsers.
- 3 After you click the link, you'll choose to **receive a verification code** via phone call or text.
- 4 **Enter the verification code** and acknowledge terms and conditions.
- 5 **Confirm your information** including your name, date of birth, and Social Security number.  
Then, you'll be directed to a series of pages to provide information about your:
  - Hobbies, habits, travel, and lifestyle
  - Occupation
  - Medical historyYou'll have an opportunity to review your information before submitting it to us.
- 6 We'll send you **follow-up emails** five and 10 days after you receive the initial email if the questionnaire hasn't been completed.
- 7 If the questionnaire isn't **complete within 30 days**, the link will expire.

Once we've received your application, our underwriters will start the review process.

## Potential medical exam

Depending on your age, medical history, and protection amount, you may still be required to participate in a medical exam. A paramed examiner will contact you separately to set an appointment for your exam, which may include:

- Measurements of blood pressure, pulse, height, and weight
- Blood sample to test cholesterol levels, blood sugar, and other blood chemistry values
- Urine sample to check for the presence of blood, protein, sugar, nicotine, and other lab values
- Electrocardiogram to measure the heart's electrical impulses

### Tips to prepare for the medical exam

Follow these recommendations to help you achieve the best results.

#### Do not:

- Eat or drink within 12 to 14 hours before your exam or blood draw
- Smoke or chew tobacco at least one hour prior to the exam
- Use alcohol or nonprescription drugs within 24 hours before the exam
- Consume caffeine within eight hours before the exam
- Exercise vigorously within 24 hours before the exam

After the medical exam is complete, you'll receive instructions on how to access your test results (if applicable).



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