How to prepare for your telephone application (TeleApp) interview



Completing your TeleApp interview

TeleApp is an efficient way to complete your life insurance application over the phone.

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 25 minutes or less to complete. However, more complex medical histories and/or the need for a translator may result in a longer phone call. If requested, a copy of your completed interview 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:

- Current employment details: length of employment and job responsibilities
- Current income and net worth
- Any plans to travel outside of the United States over the next 12 months
- Adventurous activities you participate in (e.g. scuba diving, mountain climbing, piloting an aircraft, etc.)
- Height and weight
- Medical history, including any medical conditions, date(s) of diagnosis, treatment(s), and recovery (if applicable)
- Names/locations of physicians and hospitals that have provided you with care within the past 10 years
- Names of any prescribed medications, dosages, and how often they are taken

Please note: New York Life requires that all applicants 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 directly 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.

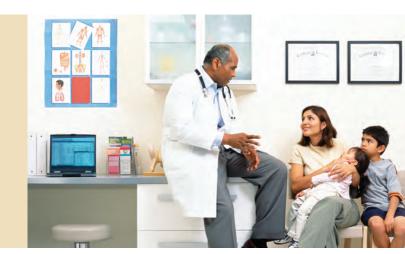


Completing a medical exam

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.

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

If your application is approved, you will have another opportunity to review your information when your agent delivers your policy. Your agent can address any questions you may have about your policy at that time.

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

New York Life Insurance Company

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