

CONCIERGE

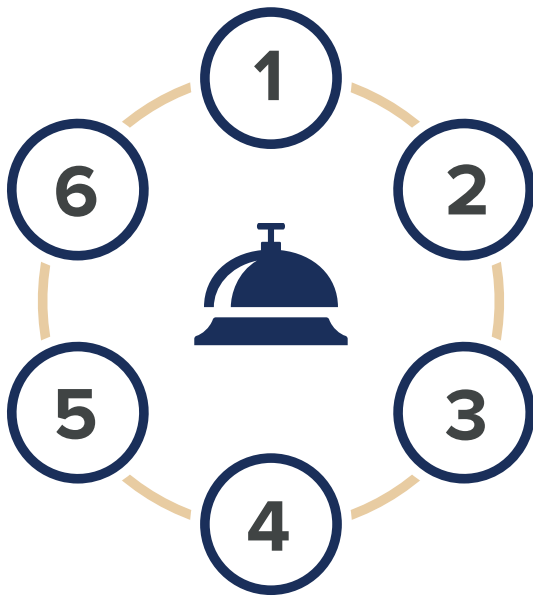
Services



WELSHIRE
ADVISORS

THE CONCIERGE PROCESS

On behalf of your Insurance Advisor, Valmark's Concierge Services simplifies the life insurance application process by providing a confidential and highly personalized service to smoothly coordinate the application paperwork and necessary medical requirements needed by the insurance carrier. There are six steps to the application process, ultimately leading to your coverage being placed in force.



- 1 PHONE INTERVIEW**
Answer the application questions over the phone with a Concierge Services specialist, followed by signing the application paperwork.
 - 2 PARAMED EXAM**
Complete an exam to obtain medical history information as well as physical measurements, labs, and vital signs.
 - 3 INSURANCE COMPANY REVIEWS**
If the insurance company has additional questions while reviewing your file, a Concierge Services specialist will contact you.
 - 4 DECISION MADE**
If the insurance company is able to make an offer for coverage, your advisor will reach out to you directly with the final approval rate.
 - 5 INSURANCE COMPANY ISSUES A POLICY**
Upon acceptance of your new insurance offer, the company will send you paperwork outlining your new contract.
 - 6 SIGN DELIVERY FORMS**
You and your advisor sign the final delivery documents and remit any monies needed to activate the coverage.
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Questions?

Your Concierge Services Specialist is here to help make sure the Life Insurance process goes as smoothly as possible for you. With that in mind, please do not hesitate to reach out to your Concierge Services Specialist or Insurance Advisor with questions at any point of the process.

Steps 1 and 2 are the only steps that require your direct involvement. Your diligent preparation for these steps will help ensure a smooth and favorable experience. See the next two pages for further details and suggestions on preparing for these steps.

LIFE MADE SIMPLE

PHONE INTERVIEW

The first step in the life insurance process is to participate in a telephone interview with a Valmark Concierge Services specialist to complete your application paperwork. The length of the phone call will depend on the complexity of your application and medical history, but typically takes approximately 15–20 minutes to complete. We know your time is valuable, so our goal is to make the process as simple as possible.

Prior to the interview, we ask that you gather details regarding the following items and be prepared to discuss them on the call.

1. BASIC PERSONAL INFORMATION

State of birth, occupation, number of years in the occupation, and driver's license information (number, state, issue date, expiration date).

2. PERSONAL FINANCIAL INFORMATION

Earned income, unearned income, and net worth. For more than \$2 million of death benefit, we may need additional details regarding your assets and liabilities.

3. PERSONAL MEDICAL HISTORY AND LIFESTYLE

Participation in hobbies, current medications, tobacco use, alcohol use, medical history, driving infractions, and foreign travel.

4. DOCTOR INFORMATION

The full name and address of any doctor seen within the past five years, the purpose of the visit, date(s) last seen and result(s) of the visit.

5. BENEFICIARY INFORMATION

Name of beneficiary, relationship, address, date of birth, and social security number.

6. EXISTING LIFE INSURANCE

Name of insurance company, policy number, face amount, and issue date.



LIFE MADE SIMPLE

PARAMED EXAM

Be Ready!

ABOUT THE EXAM

The second step is the paramedical exam which is a routine part of the life insurance application process. It allows the life insurance company to perform a comprehensive evaluation of your current health as part of their insurance underwriting process. The exam involves meeting with a paramed examiner at a set time in a private and comfortable setting such as your home. The paramed will ask you several medical questions and record your height, weight, blood pressure and pulse. They often also collect blood and urine, and sometimes an EKG. The exam generally lasts 30 to 60 minutes. By taking a few minutes to follow these tips in preparing for the exam, you can help ensure a smooth appointment and the most favorable results possible.

PREPARING FOR THE EXAM

To obtain the most favorable results from your exam, we recommend the following seven tips:

1. Schedule the exam in the morning and fast for 12–14 hours before the exam (Note: not only is it easier to fast for the morning, but most people have lower blood pressure and pulse in the morning.)
2. Continue all prescribed medications as you normally would.
3. Monitor your diet for the days leading up to the exam. Avoid/limit alcohol, fatty foods, and excess sugar and salt.
4. Drink a lot of water leading up the exam, and a glass of water immediately prior to it.
5. Refrain from caffeine intake on the morning of the exam.
6. Avoid exercise 24 hours prior to the exam. Workouts can result in falsely elevated liver function tests and poor urinalysis results.
7. Get a good night's sleep before the exam and wear comfortable clothing/shoes on the day of the exam.

EXAM DAY

Please have the following five items readily available:

1. Photo identification
2. Names and dosage of medications
3. Names, addresses, and phone numbers of any doctors or clinics visited in the past five years
4. List of medical conditions, including date of diagnosis, treatments, and results of treatments
5. If parents or siblings experienced cardiovascular disease, cancer, or diabetes, please include age at diagnosis and current age or age at death, if applicable

THE SENIOR SUPPLEMENT

Depending on your age and the amount of coverage being applied for, you may be asked to complete a “Senior Supplement.” This screening may include:

- Questions about your daily activities
- A brief cognitive exam
- An activity to test your gait

Some questions may seem basic and overwhelmingly simple. We ask that you please be patient with the examiner, as insurance carriers need to identify any severe cognitive impairment as part of their routine underwriting process. While nothing needs to be done to prepare for this, it's important that you avoid any distractions and give the examiner your undivided attention.



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