



## What You Need to Know About... Preparing for a Senior Supplement Exam

Preparing for a life insurance exam can be an essential part of the underwriting process. In addition, many insurers require a "senior supplement" exam for applicants aged 70 and older. There are different types of exams, but most of the questions and activities are similar.

The exam may be given in person by the paramed or medical doctor doing the regular physical exam. In other instances, the exam is completed by a phone interview with the insurance company or a contracted insurance company vendor. Phone interviews may be recorded.

Most of the questions are very similar despite the type of exam. The most common types of questions include the following:



### Orientation

Day of the week, date, age, birthday, address, current U.S. president, and past president.



### Daily Activities

Cleaning, laundry, meal preparation, shopping, handling finances, lawn mowing, driving, any falls sustained, and medication compliance. A sample question may be, "Could you recognize if there is a change in the appearance of the pills for an ongoing prescription when a new bottle of medication is opened and question it?"



### Exercise

What type of exercise do you do? And how often do you exercise?



### Delayed Word Recall

The examiner will say several words, usually three to 10, and ask you to repeat as many as you can remember a few minutes later. Some carriers may want you to use the words in a sentence.



### Math

Simple math questions may be asked. For example, "Start at the number 20 and continue subtracting three from 20 until you reach zero."



### Mobility, aka "Get Up and Go" Test

The examiner will time how long it takes to stand up, walk 10 feet, turn around, and sit down again. Some carriers also require you to stand up and sit down up to five times in a row.



### Clock Draw

The examiner says a time, for example, 10 after 10, and you are asked to draw a clock with the hands pointing to the proper numbers.

### Hearing Problem?

Be sure to notify the examiner if you have a hearing problem—you should be able to hear the questions clearly. The examiner will also make sure the phone connection is good, especially if you are using a cell phone.

## Questions

Contact your life insurance financial professional for information about preparing for a senior supplement exam.

## About Crump

Crump Life Insurance Services, a leading third-party distributor and service provider of insurance and retirement products, is part of Truist Insurance Holdings Inc., the seventh-largest insurance broker in the world.\* Crump supports the distribution of life insurance, annuities, long term care, linked benefits, disability, and health products with the industry's premier sales and back-office support and technology services, marketing under the following brands: Crump, Truist Life Insurance Services, RiskRighter, and Tellus. \*Source: Business Insurance Magazine, using 2021 brokerage revenue generated, 2022 issue.

Insurance products are available through Crump Life Insurance Services, LLC, AR License #100103477, a wholly owned subsidiary of Truist Insurance Holdings Inc. Products and programs offered through Crump are not approved for use in all states. Not all applicants will qualify for coverage. Policy terms, conditions, and limitations will apply. Crump does not provide any tax or legal advice.

**For Educational Use Only.** Not intended for use in solicitation of sales to the public. Crump operates under the license of Crump Life Insurance Services, LLC, AR License #100103477. Variable insurance material is for broker-dealer or registered representative use only. Variable products may be distributed by P.J. Robb Variable, LLC, AR License #100110185. Member FINRA.

03.22 UNDW23-6763-A, 0324 © 2023 Crump Life Insurance Services. All Rights Reserved.

