

# Information That You Need for the Underwriting Process

## Income

- Required tax forms
- Financial documentation
- W-2 form if a joint return is being submitted
- Etc.



## Cover Letter Explaining

- Complex business arrangements
- Employer provided pension
- Employer provided profit sharing
- Etc.

## Occupation

- Income - How much have you made in the last three years working in this occupation?
- Years in occupation?
- Education?
- Working from home?



## Medical History

- A signed authorization to disclose protected health information.
- Detailed records of any health concerns reported within the last 10 years.
  - Include treatments and dates for each condition.
- You may need information for a:
  - Telephone interview
  - Paramedical exam
  - Review of pharmacy records
  - Attending physicians' statements

