

## TIPS FOR CLIENTS – PREPARING FOR LIFE INSURANCE EXAM

The following tips are to help you attain the most favorable and accurate exam results possible:

- ❑ Recommended fast a minimum of 4 hours (12 hours are best, water only)
- ❑ Stay off salt for 3-4 days prior to exam – beneficial effect on blood pressure
- ❑ Non alcohol to 48 hours prior to the exam – alcohol tends to elevate blood pressure 12 – 24 hours
- ❑ No exercise day before or day of exam - Get a good night's rest before the exam
- ❑ No heavy meals night before and no caffeine 24 hours prior to exam. Try to avoid high cholesterol foods during the week prior.
- ❑ If you are a smoker, try not to smoke within 1 hour of exam. Smoking tends to constrict artery walls and elevates blood pressure.
- ❑ If you have an acute illness or the flu, reschedule the exam
- ❑ Have the exam in the morning. - Typically more relaxed. If you are going to the examiner's office, try and arrive 15 minutes early...NO RUSHING.
- ❑ Bring with you a list of all Rx medications and list of all doctors' names, addresses, phone numbers and hospitals where you have been a patient. Last 5 years. Plus family history (age of parents and siblings, cause of death if applicable)

### Hypertension

- ✓ No stimulants (caffeine, alcohol, cigarettes) and morning exam
- ✓ Blood pressure after you have had a chance to relax – 3 attempts – 10 min. intervals
- ✓ Should take usual medications before the exam

### Diabetes:

- ✓ Exam 2 ½ hours after meal and no sweets or sugars after meal; try and control diet week prior to exam with low sugar/carbs/alcohol
- ✓ Empty bladder right after meals
- ✓ 1-2 glasses of water before the exam

### Urinary Specimen Problems:

- ✓ Empty bladder right after meals
- ✓ Drink 2-3 glasses of water before the exam
- ✓ No sweets or foods with sugar content before exam
- ✓ Do not do strenuous exercise such as running for 24 hours prior to exam

### Coronary, EKG Problems:

- ✓ No stimulants (coffee, soft drinks with caffeine)

**Final Tip:** Do not try to hide any medical history – be completely candid