Non-medical questionnaire tip sheet for advisors

Before you meet with Clients

Set clear expectations

Let Clients know you'll review medical questions together, which may take 15-25 minutes.

Ask Clients to have key health details available:

- Past surgeries and dates
- Current diagnoses and medications
- Medical appointment history
- Family health information
- Doctors' information: full name and address for family doctor and specialists

Mention that blood and urine tests may be required.

Be prepared

Review the non-medical questionnaire in advance.

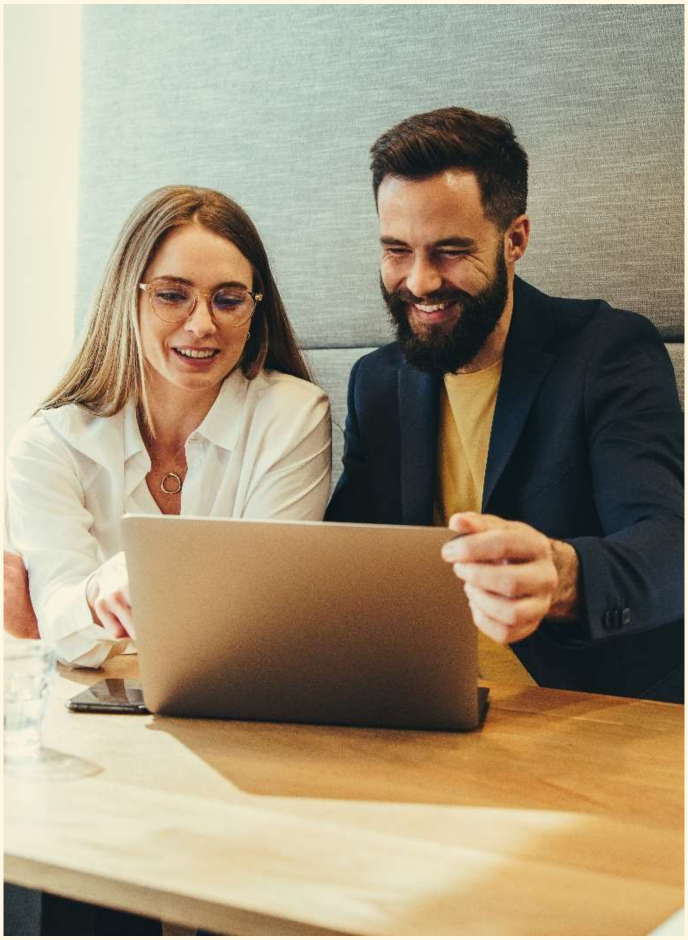
Familiarize yourself with medical terms using resources:

- The phonetic pronunciation feature (using the information icon within the questionnaire)
- Phonetic medical terms-cheat sheet

Remember: practice builds comfort and confidence.

Don't rush – manage your time

Build in an extra 15–20 minutes to allow flexibility, especially for Clients with multiple health conditions.



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During the questionnaire

Build comfort and trust

Be patient and empathetic.

Listen actively to understand the Clients' health story.

Take extra care with sensitive topics and acknowledge concerns.

Gather accurate information upfront for faster underwriting decisions and approvals.

Communicate clearly

Read all questions written and confirm understanding.

Share your screen with Clients so they can follow along.

After the questionnaire

Set expectations

Explain potential outcomes: instant approval, pending underwriting, or possible rating/decline.

Explain any additional requirements (labs or attending physician statements).

Clarify next steps

Review the responses with the Client to confirm accuracy.

Explain what happens next and the expected timeline for approval.

Key reminders

It's worth your time

While the non-medical can take approximately 15–25 minutes, the benefits outweigh the investment:

- Faster approvals, in some cases instant approvals
- Stronger, Client relationships
- Less follow-ups and delays
- Opportunity to discuss additional products and services

You have control

By conducting the questionnaire personally, you shape the Client experience, gather accurate information, and build trust as an advisor

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