



EXAM PREP “HINTS”

- No exercise regimen within 12 hours of the exam, including a morning jog or trip to the gym
- No extensive exercise (marathon, bike racing, etc) within 7 days of exam
- There is no need to “fast”, but avoid salty, sugary, creamy and fatty foods
- No tobacco within 1 hour; ideally, none the day of the exam
- No excessive caffeinated coffee
- No “energy drinks” the day of the exam
- Refrain from drinking alcoholic beverages for at least 12 hours prior to the exam
- Make sure a big blood pressure cuff is used if the client has a thick arm
- Make sure urine is collected before blood pressure is taken
- No talking during blood pressure; it should be done while sitting and in a quiet room
- Men age 50 plus, no prostate massage or digital rectal exam within 3 days if a PSA is being done
- Ideally, no breakfast before a morning exam- and try to schedule the exam in the morning hours
- Get a good night’s sleep, no exam on 5 hours or less of rest
- No exam if under undue stress.
- No exam if in pain or symptomatic with acute illness
- No exam within 7 days of being in the hospital for any reason
- Dress light and remove shoes (for build purposes)
- Provide a list of all medications taken, prescription and non-prescription, and a list of all medical professionals seen within the past 5 years and the reason for the visit
- For applicants 70 and above, carriers may require a Senior Supplement. This involves a variety of tests involving timed movement, memory recall, activities of daily living and drawing. These results can have a major impact upon insurability, it is important your client is prepared and knows what to expect