Individual Life Insurance
Insurance products issued by:
Minnesota Life Insurance Company
Securian Life Insurance Company

Underwriting guidelines

- Mature assessments: submitting applicants age 70 and over
- NonMed ParaMed: know what exams are necessary
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Insurance products issued by:
Minnesota Life Insurance Company
Securian Life Insurance Company

Mature assessments: Submitting applicants age 70 and over

As baby boomers age, the average age of your life insurance clients will increase. To remain competitive, it's crucial to understand how to submit business for older-age applicants. Minnesota Life and Securian Life, a New York authorized insurer, have expertise in mature underwriting, with cognitive and mobility screenings, allowing us to offer Preferred Select, Preferred and Non-Tobacco Plus underwriting classes to many applicants – up to age 85.

Applicants age 70 and over

- Do not need to complete treadmill stress tests.
- Must provide Third-Party Financial Documents (TPD), which include documents such as audited business financials, net worth statements or tax returns signed by a CPA.
- Will undergo additional screening on:
  - Activities of Daily Living (ADL) questionnaire
  - Timed get up and go
  - Clock face drawing

Mature underwriting requirements

Refer to this chart when ordering requirements for your clients age 70 and over. Note the requirements are different when using the tele-interview process.

Tele-interview requirements

Amount	$0-$50,000	$50,001-$99,999	$100,000	$100,001-$200,000	$200,001-$250,000	$250,001-$500,000
Requirements	TI, PHYS, APS, MA	TI, PHYS, APS, MA	TI, PHYS, MA, APS, LABS	TI, PHYS, MA, APS, LABS	TI, PHYS, MA, APS, LABS	TI, PHYS, MA, APS, LABS

Amount	$500,001-$1,000,000	$1,000,001-$1,500,000	$1,500,001-$2,000,000	$2,000,001-$5,000,000	$5,000,001-$10,000,000	$10,000,001+
Requirements	TI, PHYS, MA, APS, LABS	TI, LABS, TPD, MA, APS, PHYS, 4506-T	TI, LABS, TPD, MA, APS, PHYS, 4506-T	TI, LABS, TPD, MA, APS, PHYS, 4506-T	TI, LABS, TPD, MA, APS, PHYS, 4506-T	TI, LABS, TPD, MA, APS, PHYS, 4506-T

Paramedical exam requirements

Amount	$0-$50,000	$50,001-$99,999	$100,000	$100,001-$200,000	$200,001-$250,000	$250,001-$500,000
Requirements	PM APS MA	PM APS MA	PM APS LABS MA	PM APS LABS MA	PM APS LABS MA	PM APS LABS MA
Amount	$500,001-$1,000,000	$1,000,001-$1,500,000	$1,500,001-$2,000,000	$2,000,001-$5,000,000	$5,000,001-$10,000,000	$10,000,001+
Requirements	PM APS LABS MA	PM APS LABS TPD 4506-T MA	PM APS LABS TPD 4506-T MA	PM APS LABS TPD 4506-T MA	PM APS LABS TPD 4506-T MA	PM APS LABS TPD 4506-T MA

APS Attending Physician Statement

PM Paramedical exam

LABS Blood Profile and Home Office Specimen

TPD Third-Party Financial Documents

PHYS Physical Measurements

TI Tele-interview

4506-T Request for Transcript of Tax Return

MA Mature assessment

Motor Vehicle Records (MVRs) will be ordered by Minnesota Life/Securian Life.

Amount is face amount plus additional agreement amounts (when applied for).

Electronic Inspection Report will be ordered on cases over $2 million.

Electronic Credit Report will be ordered on cases over $5 million.

To learn more about mature underwriting assessments, call your underwriter today.

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

Life insurance products contain fees, such as mortality and expense charges (which may increase over time), and may contain restrictions, such as surrender periods. Policyholders could lose money in this product.

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Insurance products issued by:
Minnesota Life Insurance Company
Securian Life Insurance Company

NonMed ParaMed: Know what exams are necessary

Refer to the chart below when discussing necessary exams with your client.

	Age nearest							
Amount	**0-17**	**18-30**	**31-40**	**41-44**	**45-50**	**51-54**	**55-60**	**61-69**
$0- $50,000	NM	NM [1]	NM [1]	NM [1]	NM [1]	PM [1]	PM [1]	APS PM [1]
$50,001- $99,999	NM	NM [1]	NM [1]	NM [1]	PM [1]	PM [1]	PM [1]	APS PM [1]
$100,000	NM	NM LABS PHYS	NM LABS PHYS	NM PHYS LABS	PM LABS	LABS PM	PM LABS	APS LABS PM
$100,001- $200,000	NM	NM LABS PHYS	LABS PM	PM LABS	PM LABS	LABS PM	PM LABS	APS LABS PM
$200,001- $250,000	NM	LABS PM	LABS PM	PM LABS	PM LABS	LABS PM	PM LABS	PM APS LABS
$250,001- $500,000	NM	LABS PM	LABS PM	PM LABS	PM LABS	PM LABS	PM LABS	APS LABS PM
$500,001- $1,000,000	NM APS	PM LABS	PM LABS	PM LABS	PM LABS	PM LABS	PM LABS	APS LABS PM
$1,000,001- $1,500,000	NM APS	LABS PM	LABS PM	PM LABS	PM LABS	PM LABS	PM LABS	PM APS LABS
$1,500,001- $2,000,000	NM APS	LABS PM	LABS PM	PM LABS	PM LABS	PM LABS	PM LABS	PM APS LABS
$2,000,001- $5,000,000	NM APS FS	LABS PM FS	LABS FS PM	PM APS LABS FS	PM APS LABS FS	PM APS LABS FS	PM APS LABS FS	PM APS LABS FS
$5,000,001- $10,000,000	NM APS FS 4506-T	APS LABS PM FS 4506-T	PM APS LABS FS 4506-T	PM APS FS LABS 4506-T	PM APS FS LABS 4506-T	PM APS FS LABS 4506-T	PM APS FS LABS 4506-T	PM APS FS LABS 4506-T
$10,000,001+	NM APS TPD 4506-T	APS LABS PM TPD 4506-T	APS LABS PM TPD 4506-T	APS LABS PM TPD 4506-T	APS LABS PM TPD 4506-T	APS LABS PM TPD 4506-T [2]	APS LABS PM TPD 4506-T [2]	APS LABS PM TPD 4506-T [2]

APS	Attending Physician's Statement	**TPD**	Third Party Financial Documents
HOS	Home Office Specimen	**PM**	Paramedical
NM	Non-Medical Interview	**FS**	Financial Supplement
LABS	Blood Profile and Home Office Specimen	**4506-T**	Request for Transcript of Tax Return
PHYS	Physical Measurements		

MVRs will be ordered by Minnesota Life or Securian Life. Amount is face amount plus additional agreement amounts (when applied for).

Electronic Inspection Report will be ordered on cases over $2,000,000.

Electronic Credit Report will be ordered on cases over $5,000,000.

Face amount increases on in-force policies for insureds ages 0 and 17 may include additional requirements. Please contact underwriting.

To learn more about underwriting exams, call your underwriter today.

1. Include full blood profile at age 18 and older for face amounts of $25,000 or more in California, Florida, New Jersey, Texas and Washington, DC.

2. Ages 51 through 69: if the proposed insured is found to have significant cardiac risk factors, we may require a Treadmill Stress Test. In these scenarios, please discuss requirements with your underwriter prior to examination.

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Insurance products issued by:
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Make the medical history process easier

Tele-interview face amount guidelines

Use the chart below to determine the underwriting requirements needed.

	Age nearest							
Amount	**0-17**	**18-30**	**31-40**	**41-44**	**45-50**	**51-54**	**55-60**	**61-69**
$0-$50,000	TI	TI [1]	TI [1]	TI [1]	TI [1]	TI PHYS [1]	TI PHYS [1]	TI APS PHYS [1]
$50,001-$99,999	TI	TI [1]	TI [1]	TI [1]	TI PHYS [1]	TI PHYS [1]	TI PHYS [1]	TI APS PHYS [1]
$100,000	TI	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI APS PHYS LABS
$100,001-$200,000	TI	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI APS PHYS LABS
$200,001-$250,000	TI	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI APS PHYS LABS
$250,001-$500,000	TI	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI APS PHYS LABS
$500,001-$1,000,000	TI APS	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI APS PHYS LABS
$1,000,001-$1,500,000	TI APS	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI APS PHYS LABS
$1,500,001-$2,000,000	TI APS	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI APS PHYS LABS
$2,000,001-$5,000,000	TI APS FS	TI PHYS FS LABS	TI PHYS FS LABS	TI APS FS LABS PHYS	TI APS FS LABS PHYS	TI APS FS LABS PHYS	TI APS FS LABS PHYS	TI APS FS LABS PHYS
$5,000,001-$10,000,000	TI APS FS 4506-T	TI APS FS PHYS 4506-T LABS	TI APS FS LABS 4506-T PHYS	TI APS FS LABS 4506-T PHYS	TI APS FS LABS 4506-T PHYS	TI APS FS LABS 4506-T PHYS	TI APS FS LABS 4506-T PHYS	TI APS FS LABS 4506-T PHYS
$10,000,001+	TI APS TPD 4506-T	TI APS TPD LABS 4506-T PHYS	TI APS TPD LABS 4506-T PHYS	TI APS TPD LABS 4506-T PHYS	TI APS TPD LABS 4506-T PHYS	TI APS TPD LABS 4506-T PHYS [2]	TI APS TPD PHYS 4506-T LABS [2]	TI APS TPD PHYS 4506-T LABS [2]

APS Attending Physician's Statement
HOS Home Office Specimen
TI Tele-Interview
LABS Blood Profile and Home Office Specimen
TPD Third Party Financial Documents
PHYS Physical Measurements
FS Financial Supplement
4506-T Request for Transcript of Tax Return

MVRs will be ordered by Minnesota Life or Securian Life. Amount is face amount plus additional agreement amounts (when applied for).

Electronic Inspection Report will be ordered on cases over $2 million.

Electronic Credit Report will be ordered on cases over $5 million.

Face amount increases on in-force policies for insureds age 0-17 may include additional requirements. Please contact underwriting.

The tele-interview allows clients to complete part 2 of the underwriting process during one phone call. In addition to the tele-interview, an examiner will meet with the client to collect lab work, physical measurements and blood pressure readings.

To learn more about the tele-interview process, call your underwriter today.

1. Include full blood profile at age 18 and older for face amounts of $25,000 or more in CA, FL, NJ, TX and DC.

2. Ages 51 through 69: If the proposed insured is found to have significant cardiac risk factors, we may require a Treadmill Stress Test. In these scenarios, please discuss requirements with your underwriter prior to examination.

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Underwriting

Insurance Products Issued By:
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Build chart (Ages 16-64)

Height and weight help determine underwriting class

Refer to the chart below when discussing available classes for your client's height and weight.

	Maximum Weight														
Height	IC	B	NT+	Preferred Select	Preferred	Non-tobacco+	Standard	B	C	D	E	F	H	J	L	Decline
4'8"	< 76	78	80	125	132	164	170	174	181	187	192	201	205	210	214	>214
4'9"	< 79	81	83	130	137	170	176	180	187	194	199	208	213	217	222	>222
4'10"	< 81	84	86	134	141	176	182	187	194	201	206	215	220	225	230	>230
4'11"	< 84	87	89	138	146	182	188	193	201	208	213	223	228	233	238	>238
5'0"	< 87	90	92	143	151	188	195	200	207	215	220	230	236	241	246	>246
5'1"	< 90	93	95	148	156	195	201	206	214	222	228	238	243	249	254	>254
5'2"	< 93	96	98	153	161	201	208	213	221	230	235	246	252	257	262	>262
5'3"	< 96	99	102	158	166	208	215	220	229	237	243	254	260	265	271	>271
5'4"	< 99	102	105	163	172	215	221	227	236	245	251	262	268	274	280	>280
5'5"	< 102	105	108	168	177	221	228	234	243	252	258	270	276	282	288	>288
5'6"	< 105	108	112	173	183	228	235	242	251	260	266	279	285	291	297	>297
5'7"	< 109	112	115	178	189	235	243	249	259	268	275	287	294	300	307	>307
5'8"	< 112	115	118	184	195	242	250	257	266	276	283	296	303	309	316	>316
5'9"	< 115	119	122	189	200	250	257	264	274	284	291	305	312	318	325	>325
5'10"	< 118	122	125	195	205	257	265	272	282	293	300	314	321	328	335	>335
5'11"	< 122	125	129	200	212	264	272	280	290	301	308	323	330	337	344	>344

	Maximum Weight															
Height	IC	B	NT+	Preferred Select	Preferred	Non-tobacco+	Standard	B	C	D	E	F	H	J	L	Decline
6'0"	< 125	129	133	206	217	272	280	288	299	310	317	332	339	347	354	>354
6'1"	< 129	133	136	212	223	279	288	296	307	318	326	341	349	356	364	>364
6'2"	< 132	136	140	218	230	287	296	304	315	327	335	351	358	366	374	>374
6'3"	< 136	140	144	224	236	295	304	312	324	336	344	360	368	376	384	>384
6'4"	<140	144	148	230	242	303	312	320	333	345	353	370	378	386	394	>394
6'5"	< 143	148	152	236	249	311	320	329	342	354	363	380	388	396	405	>405
6'6"	< 147	151	156	242	255	319	329	338	351	363	372	389	398	407	415	>415
6'7"	< 151	155	160	249	262	327	337	346	360	373	382	399	408	417	426	>426
6'8"	< 155	159	164	255	269	336	346	355	369	382	391	410	419	428	437	>437

See Mortality Credits Guidelines (F58854-13) for potential improvement in rate on tobacco, family history, cholesterol, build and driving.

Learn more

about the build chart please call your Life Sales Support Team at:

1-877-696-6654 (Securian Financial and Broker-Dealer Partners)
1-888-413-7860, option 1 (Independent Brokerage)

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Securian Financial™

Underwriting

Insurance Products Issued By:
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Build chart (Ages 65-74)

Height and weight help determine underwriting class

Refer to the chart below when discussing available classes for your client's height and weight.

	Maximum Weight																
Height	IC	C	B	Standard	Preferred Select	Preferred	Non-tobacco+	Standard	B	C	D	E	F	H	J	L	Decline
4'8"	< 76	76	80	99	127	132	165	172	176	183	187	192	201	205	210	214	>214
4'9"	< 79	79	83	103	132	137	171	178	183	189	194	199	208	213	217	222	>222
4'10"	< 81	81	86	106	136	141	177	184	189	196	201	206	215	220	225	230	>230
4'11"	< 84	84	89	110	141	146	183	191	196	203	208	213	223	228	233	238	>238
5'0"	< 87	87	92	114	146	151	189	197	202	210	215	220	230	236	241	246	>246
5'1"	< 90	90	95	118	151	156	196	204	209	217	222	228	238	243	249	254	>254
5'2"	< 93	93	98	122	156	161	202	211	216	224	230	235	246	252	257	262	>262
5'3"	< 96	96	102	126	161	166	209	217	223	231	237	243	254	260	265	271	>271
5'4"	< 99	99	105	130	166	172	216	224	230	239	245	251	262	268	274	280	>280
5'5"	< 102	102	108	134	171	177	222	231	237	246	252	258	270	276	282	288	>288
5'6"	< 105	105	112	138	176	183	229	239	245	254	260	266	279	285	291	297	>297
5'7"	< 109	109	115	142	182	189	236	246	252	262	268	275	287	294	300	307	>307
5'8"	< 112	112	118	147	187	195	243	253	260	270	276	283	296	303	309	316	>316
5'9"	< 115	115	122	151	193	200	251	261	268	278	284	291	305	312	318	325	>325
5'10"	< 118	118	125	155	199	205	258	268	275	286	293	300	314	321	328	335	>335
5'11"	< 122	122	129	160	204	212	265	276	283	294	301	308	323	330	337	344	>344

	Maximum Weight																
Height	**IC**	**C**	**B**	**Standard**	**Preferred Select**	**Preferred**	**Non-tobacco+**	**Standard**	**B**	**C**	**D**	**E**	**F**	**H**	**J**	**L**	**Decline**
6’0”	< 125	125	133	164	210	217	273	284	291	302	310	317	332	339	347	354	>354
6’1”	< 129	129	136	169	215	223	280	292	299	311	318	326	341	349	356	364	>364
6’2”	< 132	132	140	174	222	230	288	300	308	319	327	335	351	358	366	374	>374
6’3”	< 136	136	144	179	228	236	296	308	316	328	336	344	360	368	376	384	>384
6’4”	<140	140	148	184	234	242	304	316	325	337	345	353	370	378	386	394	>394
6’5”	< 143	143	152	189	241	249	312	325	333	346	354	363	380	388	396	405	>405
6’6”	< 147	147	156	194	247	255	320	333	342	355	363	372	389	398	407	415	>415
6’7”	< 151	151	160	199	253	262	328	342	351	364	373	382	399	408	417	426	>426
6’8”	< 155	155	164	204	260	269	337	350	360	373	382	391	410	419	428	437	>437

See Mortality Credits Guidelines (F58854-13) for potential improvement in rate on tobacco, family history, cholesterol, build and driving.

Learn more

about the build chart please call your Life Sales Support Team at:

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Securian Financial

Underwriting

Insurance Products Issued By:
Minnesota Life Insurance Company
Securian Life Insurance Company

Build chart (Ages 75 and over)

Height and weight help determine underwriting class

Refer to the chart below when discussing available classes for your client's height and weight.

	Maximum Weight										
Height	**IC**	**D**	**B**	**Standard**	**NT+ at best**	**Product best**	**Standard**	**B**	**C**	**D**	**IC**
4'8"	< 77	80	88	122	132	144	172	176	181	187	> 187
4'9"	< 79	83	91	127	137	149	178	183	187	194	> 194
4'10"	< 82	86	95	131	141	155	184	189	194	201	> 201
4'11"	< 85	89	98	136	146	160	191	196	201	208	> 208
5'0"	< 88	92	101	140	151	165	197	202	207	215	> 215
5'1"	< 91	95	105	145	156	171	204	209	214	222	> 222
5'2"	< 94	98	108	150	161	177	211	216	221	230	> 230
5'3"	< 97	102	112	155	166	182	217	223	229	237	> 237
5'4"	< 100	105	116	160	172	188	224	230	236	245	> 245
5'5"	< 104	108	119	165	177	194	231	237	243	252	> 252
5'6"	< 107	112	123	171	183	200	239	245	251	260	> 260
5'7"	< 110	115	127	175	189	207	246	252	259	268	> 268
5'8"	< 114	118	131	181	195	213	253	260	266	276	> 276
5'9"	< 117	122	134	186	200	219	261	268	274	284	> 288
5'10"	< 120	125	138	191	205	226	268	275	282	293	> 293
5'11"	< 124	129	142	197	212	232	276	283	290	301	> 301

Height	Maximum Weight										
	IC	D	B	Standard	NT+ at best	Product best	Standard	B	C	D	IC
6’0”	< 128	133	146	202	217	239	284	291	299	310	> 310
6’1”	< 131	136	151	208	223	245	292	299	307	318	> 318
6’2”	< 135	140	155	214	230	252	300	308	315	327	> 327
6’3”	< 139	144	159	220	236	259	308	316	324	336	> 336
6’4”	< 142	148	163	225	242	266	316	325	333	345	> 345
6’5”	< 146	152	168	231	249	273	325	333	342	354	> 354
6’6”	< 150	156	172	238	255	280	333	342	351	363	> 363
6’7”	< 154	160	177	244	262	288	342	351	360	373	> 373
6’8”	< 158	164	181	250	269	295	350	360	369	382	> 382

See Mortality Credits Guidelines (F58854-13) for potential improvement in rate on tobacco, family history, cholesterol, build and driving.

Learn more

about the build chart please call your Life Sales Support Team at:

1-877-696-6654 (Securian Financial and Broker-Dealer Partners)
1-888-413-7860, option 1 (Independent Brokerage)

Insurance products are issued by Minnesota Life Insurance Company in all states except New York. In New York, products are issued by Securian Life Insurance Company, a New York authorized insurer. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. Both companies are headquartered in St. Paul, MN. Product availability and features may vary by state. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues. Variable products offered through Securian Financial Services, Inc. Member FINRA/SIPC.

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F58854-15 Rev 11-2018

Insurance products issued by:
Minnesota Life Insurance Company
Securian Life Insurance Company

Criteria for top underwriting classes

	Preferred select criteria	Preferred criteria	Non-tobacco plus[1]
Personal history	No history of diabetes, heart disease, cerebrovascular disease or cancer (except certain types of basal cell skin cancer).	No history of diabetes, heart disease, cerebrovascular disease or cancer (except certain types of skin cancer).	No history of diabetes, heart disease, cerebrovascular disease or cancer (except certain types of skin cancer).
Tobacco* (See mortality credits guidelines F58854-13)	No tobacco or nicotine use in the past 36 months. Nicotine (cotinine) reading on specimen must be negative.	No tobacco or nicotine use in the past 12 months. Nicotine (cotinine) reading on specimen must be negative.	No tobacco or nicotine use in the past 12 months. Nicotine (cotinine) reading on specimen must be negative.
Blood pressure	Must be better than or equal to 135/85, with or without treatment.	Must be better than or equal to 145/90, with or without treatment.	Must be better than or equal to 145/95, with or without treatment.
Family history* (See mortality credits guidelines F58854-13)	No death of a parent or sibling before age 60 due to diabetes, heart disease, cerebrovascular disease or cancer.	No death of a parent or sibling before age 60 due to diabetes, heart disease or cerebrovascular disease.	No more than one death of a parent or sibling before age 60 due to diabetes, heart disease or cerebrovascular disease.
Alcohol/substance abuse	No history of, or treatment for alcohol or substance abuse.	No history of, or treatment for alcohol or substance abuse within the last 10 years.	No history of, or treatment for alcohol or substance abuse within the last 10 years.
Cholesterol* (See mortality credits guidelines F58854-13)	Cholesterol level of 240 or less. Cholesterol/HDL ratio must be less than or equal to 5.0.	Cholesterol level of 260 or less. Cholesterol/HDL ratio must be less than or equal to 6.0.	Cholesterol level of 280 or less. Cholesterol/HDL ratio must be less than or equal to 7.0.
Avocations	No ratable avocations.	No ratable avocations.	No ratable avocations.
Build* (See mortality credits guidelines F58854-13)	Must satisfy the Preferred Select Build criteria outlined on this card.	Must satisfy the Preferred Build criteria outlined on this card.	Must satisfy Non-Tobacco Plus Build criteria outlined on this card.

	Preferred select criteria	Preferred criteria	Non-tobacco plus[1]
Aviation	No student or private pilots (unless aviation coverage is excluded). Private pilots considered if IFR rated, 250 or more total hours and flying between 50 and 250 hours annually. Commercially certified pilots are eligible if employed full-time as corporate pilots or as commercial airline pilots.	All pilots are eligible for Preferred pricing dependent on their experience and aviation activities, but may be charged a cash extra premium. Or, it may be necessary to exclude aviation coverage to qualify for Preferred pricing.	All pilots are eligible for Non-Tobacco Plus pricing dependent on their experience and aviation activities, but may be charged a cash extra premium. Or, it may be necessary to exclude aviation coverage to qualify for Non-Tobacco Plus pricing.
Driving* (See mortality credits guidelines F58854-13)	No DWI, DUI, or reckless driving in the past 10 years. No more than two moving violations in the past five years.	No DWI, DUI, or reckless driving in the past five years. No more than two moving violations in the past three years.	No DWI, DUI, or reckless driving in the past three years. No more than two moving violations in the past two years.
Residence	Must be a permanent U.S. resident.	Must be a permanent U.S. resident.	Must be a permanent U.S. resident.

*Overall medical history will be considered in addition to the above criteria.

1 Non-tobacco plus not available on all products.

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F58854-6 Rev 4-2021 DOFU 4-2021

Securian Financial

Individual Life Insurance
Traditional underwriting

Insurance products issued by:
Minnesota Life Insurance Company
Securian Life Insurance Company

Mortality credits guidelines

Securian Financial has developed a reputation for improving underwriting standards through ongoing research and development. Our mortality credits program allows for better-than-published guidelines decisions for many of your clients. Please note: The guidelines and exceptions below assume no other exceptions are being made.

Family history Preferred class guidelines

Preferred Select	Preferred	Non-tobacco Plus
Guideline	**Guideline**	**Guideline**
No death of a parent or sibling before age 60 due to coronary artery disease, cerebrovascular disease or cancer of breast, colon, ovary, pancreas, prostate, stomach, melanoma	No death of a parent or sibling before age 60 due to coronary artery disease or cerebrovascular disease	No more than one death of a parent or sibling before age 60 due to coronary artery disease or cerebrovascular disease
Qualification	**Qualification**	**Qualification**
If the first-degree relative died at age 58 or 59, it is ok to consider for best class.	If the first-degree relative died at age 58 or 59, it is ok to consider for best class.	If the first-degree relative died at age 58 or 59, it is ok to consider for best class.

Tobacco guidelines

Preferred Select pricing	Non-Tobacco pricing for all other rate classes	Tobacco pricing
Guideline	**Guideline**	**Guideline**
No tobacco or nicotine surrogate use in the past 36 months; negative specimen	No tobacco or nicotine surrogate use in the past 12 months; negative specimen	More than 24 tobacco uses per year Positive nicotine (cotinine) marker on urine specimen, regardless of admitted usage
Exceptionally, will allow:	**Exceptionally, will allow:**	
12 or fewer cumulative tobacco uses per year and nicotine (cotinine) marker on urine specimen is negative Tobacco uses include cigar, pipe, chew, cigarette and nicotine surrogates	12-24 cumulative tobacco uses per year and nicotine (cotinine) marker on urine specimen is negative Tobacco uses include cigar, pipe, chew, cigarette and nicotine surrogates	

Cholesterol Preferred exceptions

Preferred Select	Preferred		Non-Tobacco Plus
• Cholesterol ≤ 250 and ratio 4.5; may include treatment for hypertension and/or cholesterol	**Ages < 50** • Cholesterol < 270 and ratio < 6.0 with no treatment for hypertension or cholesterol • Cholesterol < 300 and ratio < 5.0, with no treatment for hypertension or cholesterol	**Ages > 50** • Cholesterol < 300 and ratio < 6.0 with no treatment for hypertension or cholesterol	• Cholesterol up to 300 and ratio up to 7.0 with no treatment for hypertension or cholesterol

Build stretch exceptions

Preferred Select	Preferred	Non-Tobacco Plus
If applicant meets all Preferred Select criteria except Build (and Build still meets the published Preferred limit), we will issue at Preferred Select.	If applicant meets all Preferred criteria except Build (and Build still meets the published Non-Tobacco Plus criteria), we will issue at Preferred rates.	If applicant meets all Non-Tobacco Plus criteria except Build (and build meets the published non-tobacco plus criteria), we will issue at Non-Tobacco Plus rates.

Driving history exceptions

Preferred Select	Preferred	Non-Tobacco Plus
• No DWI, DUI or reckless driving in the past 9 years and 9 months • No more than 2 moving violations in the past 4 years and 9 months	• No DWI, DUI or reckless driving in the past 4 years and 9 months • No more than 2 moving violations in the past 2 years and 9 months	• No DWI, DUI or reckless driving in the past 2 years and 9 months • No more than 2 moving violations in the past 1 year and 9 months

Our innovative underwriting gets you to the top, and we'll help keep you there

For more information about these underwriting exceptions and stretch guidelines, contact your Life Sales Support Team today:
1-877-696-6654 (Securian Financial and Broker-Dealer)
1-888-413-7860, option 1 (Independent Brokerage)

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Insurance products issued by:
Minnesota Life Insurance Company
Securian Life Insurance Company

How we look at financials

When it comes to financial underwriting, Securian Financial specializes in large death benefit applications, ranking among the industry leaders in average policy size.

We have widespread expertise with aggressive financial guidelines to manage cases well beyond our retention limits. This translates to competitive, timely decisions made by professional and experienced underwriters.

Financial underwriting

- Financial underwriting verifies a valid, insurable interest exists and justifies the amount of life insurance applied for. It maintains an acceptable level of persistency for all parties.

Insurable interest

- The death benefit must approximate the financial loss of the beneficiary created by the death of the insured.
- The amount of insurance is based on the financial details of the sale, not by the affordability of the premium.
- Insurable interest is usually straightforward. If you have an unusual situation, call your underwriter.

Cover letters

- The writing producer is the key source of financial information in the underwriting process.
- A cover letter explaining the sale's circumstances provides important information to help speed applications.
- The cover letter should include:
  - Background information on how the life insurance sale developed.
  - Purpose and need for life insurance coverage.
  - Income and net worth of the proposed insured or business.
  - Amount of insurance currently in force.
  - Applications submitted to other companies, their intended purposes and if you are the representative of record.
  - Amount of any coverage being replaced. State the reason for the replacement.
  - The total amount of coverage (from all sources).
  - Whether the sale involves premium financing.

Coverage amount guidelines

- The chart below outlines general coverage amounts for various insurance purposes. If you have an unusual case, call your underwriter.

Personal coverage/Income replacement

Age	Factor times income
Age:	Factor times income
< / = 35	35x
36-40	30x
41-50	25x
51-55	20x
56-60	15x
61-65	10x
66-70	5x
>70	Individual consideration

Estate conservation

In general, we consider an amount equal to the taxable estate value multiplied by the estate tax rate.

Estate planning projection

- We offer single-life and second-to-die coverage (using younger insured's age).
- The chart below outlines our projected estate growth rates, at various ages.

Age	Years projected	Annual growth rate
41-50	20	6%
51-65	15	6%
66-70	10	6%
71-75	8	6%
Over 75	Individual case basis	

Personal loans

- We allow up to 70 percent of the outstanding balance of the loan to the creditor. Loans must be a minimum of five years.
- We require the details of the loan amount, purpose, repayment schedule, interest rate charged.

Juveniles

- We allow up to 50 percent of the amount of insurance in force on an income-earning parent. (The non-income earning parent should also be adequately insured.)
- We require a cover letter and an Attending Physician's Statement (APS) if the amount exceeds $500,000.

Charitable contributions

- The average contribution record for the past 3 years multiplied by 10 if age 65 or younger; or by 5 if over age 65 (may require third-party financial verification).

Considerations

- Does the owner have a third-party verified contribution record for the past 3 years?
- Is the charity an irrevocable beneficiary?
- Who is the owner of the policy and the premium payer?
- Does adequate personal and estate planning coverage already exist?
- Have you verified through tax documents that the organization is an incorporated charitable entity?
- **No premium financing allowed.**

Financial suitability of premium

When the client is paying a premium from earnings, the annual premium should not be in excess of 20 percent of the annual income.

When the client is paying a premium from an asset transfer, aggregate premium and liquid net worth consideration should generally be capped as follows:

Under age 59½:

Up to 40 percent of the aggregate premium/liquid net worth. Do not allow qualified plans (401(k), 403(b), 457, IRA or Roth) to be used as a funding source, or factor them into the liquid net worth.

Ages 60-69:

Up to 30 percent of the aggregate premium/liquid net worth and consider qualified plans to be factored into the net worth and utilized.

Ages 70+:

Up to 20 percent aggregate premium/liquid net worth and consider qualified plans to be factored into the net worth and utilized.

In cases where a client uses qualified plans as a current income stream, consideration of the use of these plans to pay the premium may not be appropriate and needs to be viewed on a case-by-case basis.

Older ages

Below are underwriting guidelines for ages 70 and older, when an amount is applied for reasons other than income replacement or estate planning needs.

- Face amounts over $1 million at age 70 and above require third-party financial documentation. See F58854-4 for more detailed information about third-party financials.
- Death benefit: Up to one times net worth.
- Premium: Affordability is a key factor. We can consider a premium up to 20 percent of income in cases where income is the source of the premium. For repositioning, we limit an aggregate premium going into the policy to no more that 20 percent of the liquid net worth.
- If children are owners and/or premium payers, please provide additional details and further explanation.

Non-income earning spouse

- We allow a $2 million face amount on a non-income-earning spouse.
  - As long as the income-earning spouse qualifies and has $2 million or more in-force coverage.
- For face amounts above $2 million on a non-income earning spouse age 50 or younger, we allow 75 percent of the income-earning spouse's in-force coverage up to a maximum of $5 million.
- If the non-income earning spouse is over age 50, we allow up to 50% of the income earning spouse's in force coverage
- If the amount requested is outside these guidelines, call your underwriter.

Buy-sell, partnership buyout, stock redemption

- We multiply the percentage of ownership by the market value of corporation.

Key person

- Annual income (salary plus bonus) multiplied by the factor below. Factor will vary depending on circumstances.
- The chart below outlines the amount of coverage available in key person sales at various ages.

Age	Factor times income
<50	up to 12x
51-60	up to 9x
>60	up to 5x

Business loan collateral

We consider face amounts up to 70 percent of a business loan amount as collateral.

Deferred compensation

- Premium amounts paid toward deferred compensation coverage can be considered part of the income when determining amounts for multiples of income guidelines.
- We consider face amounts up to 18 times the proposed insured's income.

Learn more

about our financial guidelines; call your underwriter today.

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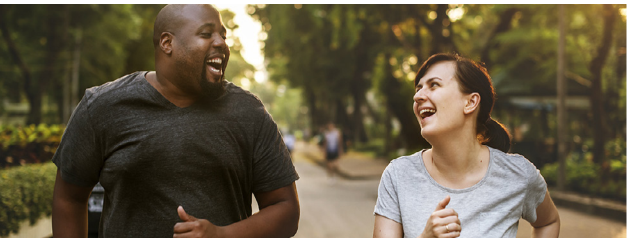
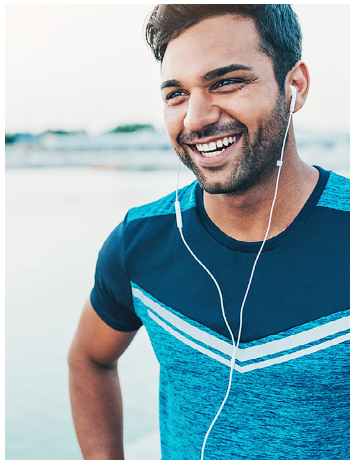
WriteFit Underwriting™
Individual Life Insurance

Insurance products issued by:
Minnesota Life Insurance Company
Securian Life Insurance Company






WriteFit Underwriting

Fast underwriting for your fit clients

Our WriteFit Underwriting™ program utilizes new tools and techniques that predict relative mortality based on a number of behaviors. No need for a medical exam or blood test, so your clients experience a less invasive underwriting process than traditional underwriting.

We recognize that a quick and easy buying experience is important to our financial professionals and clients. When your clients apply for life insurance with our WriteFit Underwriting program, your clients can finish faster!

Why WriteFit Underwriting?

It offers the potential for:

- Approval in as little as 24 hours for clients who qualify[1]
- Simplified, less invasive underwriting without lab requirements
- Faster underwriting decisions, allowing you to get paid faster
- Overall improved client experience
- Potential for increasing your placement rate

Is my client the right fit?

If your client meets these criteria, they may be eligible for WriteFit Underwriting:

- Up to age 60
- Applying for a single-life policy
- Applying for a face amount of up to $3 million and between the ages 18 and 50
- Applying for a face amount up to $1 million and between the ages 51 and 60[2]
- Applying via eApp
- Using the tele-interview process

Learn how

WriteFit Underwriting can benefit you and your healthiest clients. Call your Life Sales Support team today.

1-877-696-6654
(Securian Financial and Broker-Dealer)

1-888-413-7860, option 1
(Independent Brokerage)

1. After completion of the tele-interview. Information from tele-interview helps determine whether client qualifies for WriteFit Underwriting.

2. WriteFit and WriteFit Express are available under our WriteFit Underwriting program. Certain products with face amounts of $250,000 and below require WriteFit Express.

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WriteFit Underwriting™
Individual Life Insurance

Insurance products issued by:
Minnesota Life Insurance Company
Securian Life Insurance Company

Statistically speaking...

WriteFit means a fast, simple customer experience

By applying for life insurance with WriteFit, your healthiest clients could be approved for coverage in as little as 24 hours![1]

Current WriteFit stats[2]

Average approval time:	Average age of insured:	Average face amount:
31 hours[1]	**38 years**	**$738,622**

Financial professionals with eligible clients choose WriteFit over 91% of the time

24,608	**59%**	**Over 21%**
applications submitted[3]	accelerated without labs and exams	increase in placement rates

Similar breakdown of standard and better underwriting ratings compared to traditional

WriteFit: An industry pioneer

- Improved experience for both you and your clients
- Clients who aren't accelerated are not automatically declined — they're simply sent through traditional underwriting instead
- Close more business and get paid faster than traditional underwriting methods
- Easy, online application process through eApp

Learn how

WriteFit can benefit you and your healthiest clients.
Call Securian Financial's Life Sales Support team today:

1-877-696-6654 (Securian Financial and Broker-Dealer)
1-888-413-7860, option 1 (Independent Brokerage)

1. After completion of the tele-interview. For eligible clients.

2. Statistics as of July 19, 2023. WriteFit and WriteFit Express are available under our WriteFit Underwriting program. These statistics only apply to WriteFit and are based on Securian Financial's experience with WriteFit and traditional underwriting.

3. Total number of applications submitted in the last 2 years (2021-2023).

Life insurance products contain charges, such as Cost of Insurance Charge, Cash Extra Charge, and Additional Agreements Charge (which we refer to as mortality charges), and Premium Charge, Monthly Policy Charge, Policy Issue Charge, Transaction Charge, Index Segment Charge, and Surrender Charge (which we refer to as expense charges). These charges may increase over time, and these policies may contain restrictions, such as surrender periods. Policyholders could lose money in these products.

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Securian Financial

WriteFit Underwriting™
Individual Life Insurance

Insurance products issued by:
Minnesota Life Insurance Company
Securian Life Insurance Company

WriteFit and WriteFit Express: how to submit business

Securian Financial's WriteFit Underwriting™ program can accelerate your clients' applications through our underwriting process within 24 hours.[1] Here's what you need to know before submitting business:

eApp

Available exclusively on eApp

How WriteFit Underwriting works

Select age, product and face amount (see page 2 for details)

$250,000 and under: Term life, whole life and select universal life products
→ WriteFit Express required
→ **WriteFit Express**
- No exam or labs
- Standard or better underwriting classes available (select face amounts only)

→ Available exclusively on eApp
→ Approval within 24 hours
→ Declined[3]

$3 million and under: Single-life products[2]
→ Choose between WriteFit and traditional underwriting

WriteFit
- Qualifying clients will be approved without exams or labs
- Standard or better underwriting classes available

→ Available exclusively on eApp
→ Underwriting determines WriteFit qualification
→ Client qualifies[4] → Approval within 24 hours
→ Client does not qualify → Re-route to traditional underwriting

Traditional underwriting
- Labs required
- All underwriting classes available (including rated)

→ eApp or paper application

1. Upon completion of the tele-interview.
2. Excludes WriteFit Express, SecureCare™ and must meet age and product specific guidelines.
3. If declined, a 90-day waiting period will be enforced before a new application can be submitted.
4. Once accelerated, applicant cannot switch to traditional underwriting.

Product details

The chart below shows the products, face amounts and underwriting classes available for WriteFit and WriteFit Express. **Please note, however, that product and rate class availability varies by state.**

Remember: once you enter your client's age, the product and face amount, eApp will guide you through the online application process and only show information relevant to your client.

WriteFit

Products	Issue ages	Face amounts	Underwriting classes
Single-life products[5]	18-50	\$0 - \$3,000,000 (excludes WriteFit Express products and face amounts listed below)	Standard or better
	51-60	\$0 - \$1,000,000 (excludes WriteFit Express products and face amounts listed below)	Standard or better

WriteFit Express

Products	Issue ages	Face amounts	Underwriting classes
Advantage Elite Select Term Life	16-54 (10-, 15- and 20-year durations)	\$50,000 - \$99,999	Standard
	16-45 (30-year duration)	\$100,000 - \$250,000	Standard or better
Eclipse Accumulator IUL and Eclipse Protector II IUL	0-17	\$50,000 - \$250,000	Preferred
	18-54	\$100,000 - \$250,000	Standard or better

5. Excludes WriteFit Express, SecureCare and must meet age and product specific guidelines.

Product features and availability may vary by state.

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WriteFit Underwriting™ build chart

WriteFit and WriteFit Express

Height and weight guidelines help us determine an underwriting class for your clients.
Refer to this chart regarding eligibility for our WriteFit Underwriting program.

Height	Weight range (in lbs)
4'8"	80-170
4'9"	83-176
4'10"	86-182
4'11"	89-188
5'0"	92-195
5'1"	95-201
5'2"	98-208
5'3"	102-215
5'4"	105-221
5'5"	108-228
5'6"	112-235
5'7"	115-243
5'8"	118-250

Height	Weight range (in lbs)
5'9"	122-257
5'10"	125-265
5'11"	129-272
6'0"	133-280
6'1"	136-288
6'2"	140-296
6'3"	144-304
6'4"	148-312
6'5"	152-320
6'6"	156-329
6'7"	160-337
6'8"	164-346

These are general guidelines used at the discretion of the underwriter.
Weight ranges include all available underwriting classes with WriteFit and WriteFit Express.

Insurance products are issued by Minnesota Life Insurance Company in all states except New York. In New York, products are issued by Securian Life Insurance Company, a New York authorized insurer. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. Both companies are headquartered in St. Paul, MN. Product availability and features may vary by state. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues. Variable products offered through Securian Financial Services, Inc. Member FINRA/SIPC.

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WriteFit Underwriting™

Insurance products issued by:
Minnesota Life Insurance Company
Securian Life Insurance Company

Conditions not eligible for WriteFit Underwriting

The following impairments are not eligible for WriteFitand WriteFitExpress. This list shows some of the more common impairments and is not a comprehensive list. For questions pertaining to a specific impairment not listed, please contact your financial professional.

Please note this important difference:

WriteFit: clients with specified impairments will be sent through traditional underwriting

WriteFitExpress: clients with specified impairments will result in a decline[1]

Medical impairments

- Alcoholism
- Asthma that includes:
  - A history of hospitalizations,
  - Oral steroid use, or
  - Required multiple medications
- Atrial fibrillation
- Barrett's Esophagus
- Blood clotting or bleeding disorders, including any ongoing treatment with blood thinners
- Cancer:
  - Any history within 10 years, except some Basal cell or squamous cell cancers
  - Any metastatic history
- Cerebrovascular disease, including history of:
  - CVA
  - Stroke
  - TIA
- Chronic Obstructive Pulmonary Disease (COPD/Emphysema)
- Cirrhosis of the liver
- Congestive heart failure
- Crohn's Disease
- Depression – moderate to severe
- Diabetes
- Down's syndrome
- Drug use
  - Any use of illegal drugs
  - Any abuse of prescription drugs
- Eating disorders
- Gastric Bypass/Lap Band
- Heart disease, including history of:
  - Angioplasty
  - Bypass
  - Heart attack or myocardial infarction
  - Stent placement
- Hepatitis B or C
- HIV/AIDS
- Kidney failure or transplant history
- Systemic Lupus Erythematosus (SLE)
- Lyme disease: current or within 6 months of recovery

- Mental disorders, including:
  - Bipolar disorder
  - Schizophrenia
- Multiple Sclerosis (MS)
- Overweight or underweight - see build chart
- Paralysis
- Parkinson's Disease
- Peripheral Artery Disease (PAD)
- Peripheral Vascular Disease (PVD)
- Rheumatoid arthritis
- Seizure disorders or history of same within 5 years
- Ulcerative Colitis (UC)

Nonmedical impairments

- Declined or rated for life insurance within last 5 years
- Felony within last 5 years
- Multiple DUIs
- Rock climbing at Yosemite Decimal System ratings of 5 or greater
- Current probation or jail
- Scuba diving greater than 100 feet
- WriteFit only: No labs have been ordered or completed within last 12 months for life or disability insurance

Who do I contact if I have questions?

For additional information please contact your Life Sales Support Team at:

1-877-696-6654 (Securian and Broker Dealer)

1-888-413-7860, Option 1 (Independent Brokerage)

1. If declined, a 90-day waiting period will be enforced before any new application can be submitted.

These are general guidelines used at the discretion of the underwriter. There are other situations where an attending physician's statement may be necessary to underwrite, including advanced medical testing and other medical impairments not mentioned above. If an attending physician's statement is necessary, we require traditional underwriting.

Insurance products are issued by Minnesota Life Insurance Company in all states except New York. In New York, products are issued by Securian Life Insurance Company, a New York authorized insurer. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. Both companies are headquartered in St. Paul, MN. Product availability and features may vary by state. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

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