

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 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
Stretch		
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 or 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	13-24 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
<ul style="list-style-type: none"> Cholesterol \leq 250 and ratio $<$ 4.5; may include treatment for hypertension and/or cholesterol 	Up to Age 50 <ul style="list-style-type: none"> 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 <ul style="list-style-type: none"> Cholesterol $<$ 300 and ratio $<$ 6.0 with no treatment for hypertension or cholesterol 	<ul style="list-style-type: none"> Cholesterol $<$ 300 and ratio $<$ 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 Standard criteria), we will issue at Non-Tobacco Plus rates.

Driving history exceptions

Preferred Select	Preferred	Non-Tobacco Plus
<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> 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)

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

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

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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