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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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- WriteFit: How to submit business
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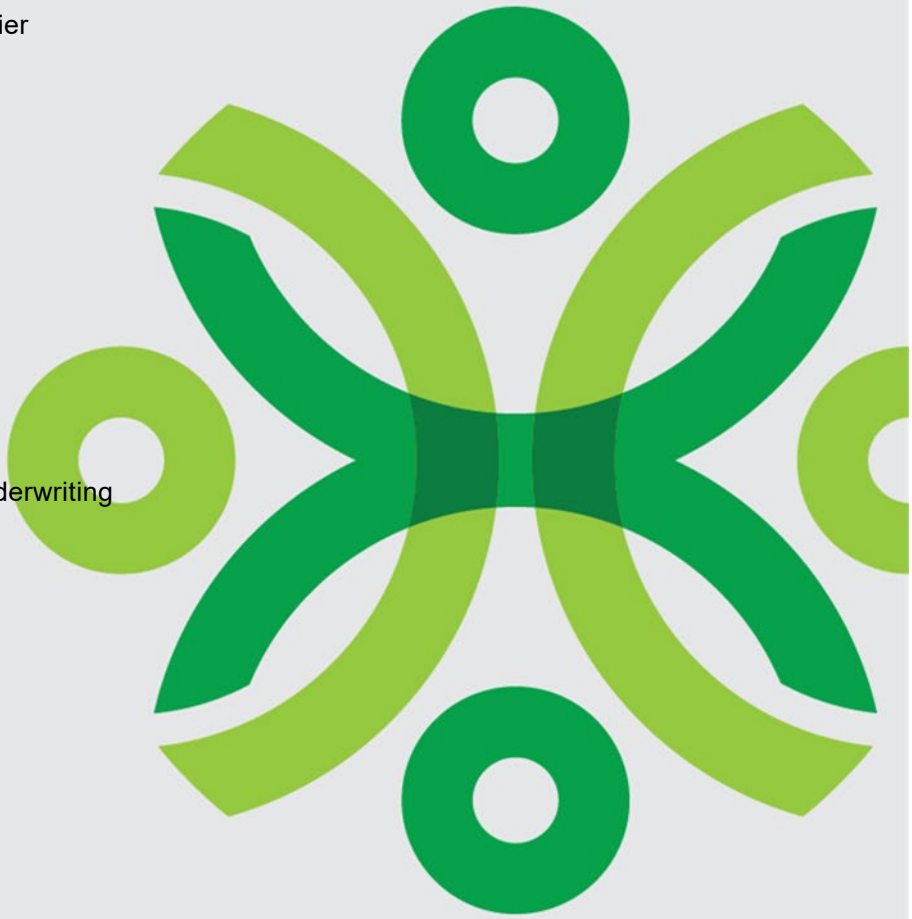
- Conditions not eligible for WriteFit Underwriting



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Individual Life Insurance
Underwriting guidelines

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

Mature assessments: Submitting applicants age 70 and over

As baby boomers age, you might have noticed an increase in the average age of your clients. 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.
- Third-Party Financial Documents (TPD) required for coverage amounts greater than $3,000,000, which include documents such as audited business financials, net worth statements or signed tax returns.
- 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 APS LABS MA	TI PHYS APS LABS MA	TI PHYS APS LABS MA	TI PHYS APS LABS MA
Amount	$500,001-$1,000,000	$1,000,001-$2,000,000	$2,000,001-$3,000,000	$3,000,001-$5,000,000	$5,000,001-$10,000,000	$10,000,001+
Requirements	TI PHYS APS LABS MA	TI LABS APS PHYS MA FS	TI LABS APS PHYS MA FS	TI LABS APS PHYS MA TPD	TI LABS APS PHYS MA TPD	TI LABS APS PHYS MA TPD

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-$2,000,000	$2,000,001-$3,000,000	$3,000,001-$5,000,000	$5,000,001-$10,000,000	$10,000,001+
Requirements	PM APS LABS MA	PM APS LABS MA FS	PM APS LABS FS MA	PM APS LABS MA TPD	PM APS LABS MA TPD	PM APS LABS MA TPD

APS	Attending Physician Statement	**PHYS**	Physical Measurements
PM	Paramedical exam	**TI**	Tele-interview
LABS	Blood Profile and Home Office Specimen	**MA**	Mature assessment
TPD	Third-Party Financial Documents	**FS**	Financial Supplement

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 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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F58854-1 Rev 12-2024 DOFU 12-2024
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Individual Life Insurance
Underwriting guidelines: Tele-interview

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 - $2,000,000	NM APS	LABS PM	LABS PM	PM LABS	PM LABS	PM LABS	PM LABS	PM APS LABS
$2,000,001 - $3,000,000	NM APS	LABS PM	LABS PM	PM LABS APS	PM LABS APS	PM LABS APS	PM LABS APS	FS PM APS LABS
$3,000,001 - $5,000,000	NM APS	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	APS LABS PM FS	PM APS LABS FS	PM APS FS LABS	PM APS FS LABS	PM APS FS LABS	PM APS FS LABS	PM APS FS LABS
$10,000,001+	NM APS TPD	APS LABS PM TPD	APS LABS PM TPD	APS LABS PM TPD	APS LABS PM TPD	APS LABS PM TPD [2]	APS LABS PM TPD [2]	APS LABS PM TPD [2]

APS	Attending Physician's Statement	**PHYS**	Physical Measurements
HOS	Home Office Specimen	**TPD**	Third Party Financial Documents
NM	Non-Medical Interview	**PM**	Paramedical
LABS	Blood Profile and Home Office Specimen	**FS**	Financial Supplement

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 $3,000,000. 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 15 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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Individual Life Insurance
Underwriting guidelines: Tele-interview

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-$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-$3,000,000	TI APS	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS APS	TI LABS PHYS APS	TI LABS PHYS APS	TI LABS PHYS APS	TI APS PHYS LABS FS
$3,000,001-$5,000,000	TI APS	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	TI APS FS PHYS 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	TI APS FS LABS PHYS
$10,000,001+	TI APS TPD	TI APS TPD LABS PHYS	TI APS TPD LABS PHYS	TI APS TPD LABS PHYS	TI APS TPD LABS PHYS	TI APS TPD LABS PHYS [2]	TI APS TPD PHYS LABS [2]	TI APS TPD PHYS 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

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 $3 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 15 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.

	Minimum Weight				Maximum Weight												
Height	IC	B	NT+	Preferred	Preferred Select	Preferred	Non-tobacco+	Standard	B	C	D	E	F	H	J	L	Decline
4' 8"	<76	76	78	81-82	129	138	155	169	174	180	187	192	198	205	209	214	>214
4' 9"	<79	79	81	83-85	134	143	161	175	180	187	194	199	205	212	217	222	>222
4.10"	<82	82	84	86-88	139	148	167	182	186	194	201	206	213	220	225	229	>229
4' 11"	<84	84	87	89-91	143	153	173	188	193	200	208	213	220	228	232	237	>237
5' 0"	<87	87	90	92-94	148	159	178	194	199	207	215	220	228	235	240	246	>246
5' 1"	<90	90	93	95-97	153	164	184	201	206	214	222	227	235	243	249	254	>254
5' 2"	<93	93	96	99-101	158	169	191	208	213	221	229	235	243	251	257	262	>262
5' 3"	<96	96	99	102-104	164	175	197	214	220	228	237	243	251	259	265	271	>271
5' 4"	<99	99	102	105-107	169	180	203	221	227	236	245	250	259	268	274	279	>279
5' 5"	<102	102	105	108-111	174	186	210	228	234	243	252	258	267	276	282	288	>288
5' 6"	<105	105	109	112-114	180	192	216	235	241	251	260	266	276	285	291	297	>297
5' 7"	<109	109	112	115-118	185	198	223	242	249	258	268	274	284	294	300	306	>306
5' 8"	<112	112	115	119-121	191	204	229	250	256	266	276	283	293	302	309	316	>316
5' 9"	<115	115	119	122-125	196	210	236	257	264	274	284	291	301	311	318	325	>325
5' 10"	<119	119	122	126-128	202	216	243	265	272	282	293	300	310	320	327	334	>334
5' 11"	<122	122	126	129-132	208	222	250	272	280	290	301	308	319	330	337	344	>344
6' 0"	<125	125	129	133-136	214	229	257	280	287	299	310	317	328	339	346	354	>354
6' 1"	<129	129	133	137-139	220	235	264	288	296	307	318	326	337	349	356	364	>364
6' 2"	<132	132	136	140-144	226	241	272	296	304	315	327	335	347	358	366	374	>374
6' 3"	<136	136	140	144-147	232	248	279	304	312	324	336	344	356	368	376	384	>384
6' 4"	<140	140	144	148-151	238	255	287	312	320	333	345	353	366	378	386	394	>394
6' 5"	<143	143	148	152-155	245	261	294	320	329	341	354	363	375	388	396	405	>405

	Minimum Weight				Maximum Weight												
Height	IC	B	NT+	Preferred	Preferred Select	Preferred	Non-tobacco+	Standard	B	C	D	E	F	H	J	L	Decline
6' 6"	<147	147	152	156-159	251	268	302	329	337	350	363	372	385	398	407	415	>415
6' 7"	<151	151	155	160-163	257	275	310	337	346	359	373	382	395	408	417	426	>426
6' 8"	<155	155	159	164-167	264	282	318	346	355	369	382	391	405	419	428	437	>437
6' 9"	<159	159	163	168-172	271	289	326	355	364	378	392	401	415	429	439	448	>448
6' 10"	<163	163	167	172-176	277	296	334	363	373	387	402	411	426	440	450	459	>459
6' 11"	<167	167	172	176-180	284	304	342	372	382	397	412	421	436	451	461	470	>470
7' 0"	<171	171	176	181-185	291	311	350	381	391	406	422	432	447	462	472	482	>482

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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Underwriting

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Build chart (Ages 65+)

Height and weight help determine underwriting class

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

	Minimum Weight					Maximum Weight												
Height	IC	B	Standard	Non-tobacco+	Preferred	Preferred Select	Preferred	Non-tobacco+	Standard	B	C	D	E	F	H	J	L	Decline
4' 8"	<81	81	83	85	89-93	134	145	164	173	176	183	187	192	198	205	209	214	>214
4' 9"	<83	83	86	88	93-96	138	150	170	180	182	189	194	199	205	212	217	222	>222
4.10"	<86	86	89	91	96-100	143	155	176	186	189	196	201	206	213	220	225	229	>229
4' 11"	<89	89	92	94	99-103	148	161	182	192	195	203	208	213	221	228	232	237	>237
5' 0"	<92	92	95	98	103-107	153	166	189	199	202	210	215	220	228	235	240	246	>246
5' 1"	<96	96	98	101	106-110	159	172	195	206	209	217	222	227	235	243	249	254	>254
5' 2"	<99	99	101	104	110-114	164	177	202	212	216	224	229	235	243	251	257	262	>262
5' 3"	<102	102	105	107	113-118	169	183	208	219	223	231	237	243	251	259	265	271	>271
5' 4"	<105	105	108	111	117-121	175	189	215	226	230	239	245	250	259	268	274	279	>279
5' 5"	<108	108	111	114	120-125	180	195	222	234	237	246	252	258	267	276	282	288	>288
5' 6"	<112	112	115	118	124-129	186	201	228	241	245	254	260	266	276	285	291	297	>297
5' 7"	<115	115	118	121	128-133	191	207	235	248	252	262	268	274	284	294	300	306	>306
5' 8"	<119	119	122	125	132-137	197	214	243	256	260	270	276	283	293	302	309	316	>316
5' 9"	<122	122	125	129	136-141	203	220	250	263	267	278	284	291	301	311	318	325	>325
5' 10"	<126	126	129	133	140-145	209	226	257	271	275	286	293	300	310	320	327	334	>334
5' 11"	<129	129	133	136	144-149	215	233	264	279	283	294	301	308	319	330	337	344	>344
6' 0"	<133	133	137	140	148-154	221	240	272	287	291	302	310	317	328	339	346	354	>354
6' 1"	<137	137	140	144	152-158	227	246	280	295	299	311	318	326	337	349	356	364	>364
6' 2"	<140	140	144	148	156-162	234	253	287	303	308	319	327	335	347	358	366	374	>374
6' 3"	<144	144	148	152	160-167	240	260	295	311	316	328	336	344	356	368	376	384	>384
6' 4"	<148	148	152	156	164-171	246	267	303	320	324	337	345	353	366	378	386	394	>394
6' 5"	<152	152	156	160	169-176	253	274	311	328	333	346	354	363	375	388	396	405	>405
6' 6"	<156	156	160	164	173-180	260	281	319	337	342	355	363	372	385	398	407	415	>415

	Minimum Weight					Maximum Weight												
Height	IC	B	Standard	Non-tobacco+	Preferred	Preferred Select	Preferred	Non-tobacco+	Standard	B	C	D	E	F	H	J	L	Decline
6' 7"	<160	160	164	169	178-185	266	288	328	345	351	364	373	382	395	408	417	426	>426
6' 8"	<164	164	168	173	182-190	273	296	336	354	360	373	382	391	405	419	428	437	>437
6' 9"	<168	168	173	177	187-195	280	303	344	363	369	383	392	401	415	429	439	448	>448
6' 10"	<172	172	177	182	191-199	287	311	353	372	378	392	402	411	426	440	450	459	>459
6' 11"	<176	176	181	186	196-204	294	318	362	381	387	402	412	421	436	451	461	470	>470
7' 0"	<181	181	186	191	201-209	301	326	370	390	396	412	422	432	447	462	472	482	>482

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

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Individual Life Insurance

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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 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.
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.

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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F58854-6 Rev 6-2026 DOFU 6-2026

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Individual Life Insurance
Traditional underwriting

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

Preferred Stretch Program

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

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 Criteria		
If the first-degree relative died at age 58 or 59, it is ok to consider for best class.		

Cholesterol preferred stretch criteria

Preferred Select	Preferred		Non-Tobacco Plus
• Cholesterol <250; and ratio <4.5; can include treatment for cholesterol or hypertension	**Up to Age 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 <300 and ratio <7.0 with no treatment for hypertension or cholesterol

Build preferred stretch criteria

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 preferred stretch criteria

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 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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Financial Underwriting Guidelines
Individual Life Insurance

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
< / = 40	25	6%
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 consider up to Preferred Non-tobacco rates for juveniles
- We consider up to $100,000 of coverage on juveniles without matching parental coverage[1]
- We consider up to $250,000 of coverage on juveniles provided the parents have or are pursuing a similar amount of coverage[1]
  - For juvenile coverage exceeding $250,000, we consider juvenile coverage up to 50% of an income-earning parent's in force coverage (whichever parent has greater coverage). This includes group coverage when determining total in force parental coverage.[1]
- We've expanded our consideration for grandparent gifting scenarios by removing face amount restrictions up through $250,000 of coverage[1]

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 $3 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.

1. Not applicable in New York

Premium Financing cases must meet Securian Financial's published guidelines before applications will be considered.

Securian Financial does not accept non-recourse premium financing cases. Your clients should understand that premium financing is one of many options that can be used to pay for life insurance premiums. Clients should also understand that collateral may be called by the lender according to the terms of their loan agreements. Clients should be advised to consult their tax and legal advisors prior to engaging in a premium financing transaction.

This information should not be considered as tax or legal advice. Clients should consult their tax or legal advisor regarding their own tax or legal situation.

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F58854 Rev 1-2025 DOFU 2-2025
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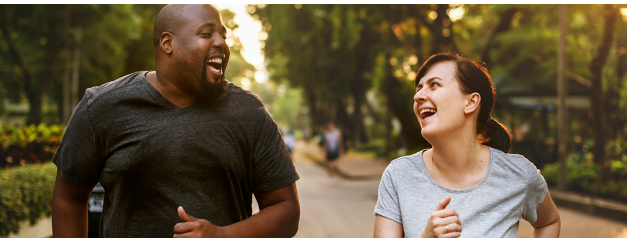
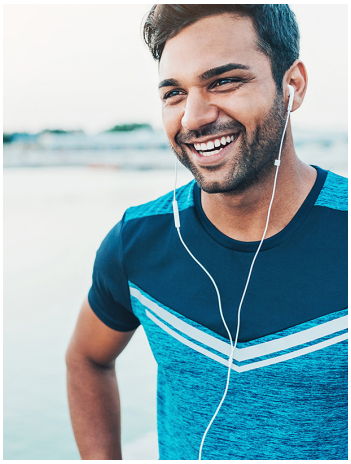
WriteFit Underwriting™
Individual Life Insurance

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
(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. Certain products with face amounts of $500,000 or less require WriteFit Underwriting.

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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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:
31 hours[1]

Average age of insured:
38 years

Average face amount:
$738,622

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

24,608
applications submitted[3]

59%
accelerated without labs and exams

Over 21%
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 (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. 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).

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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WriteFit Underwriting™
Individual Life Insurance

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

WriteFit: how to submit business

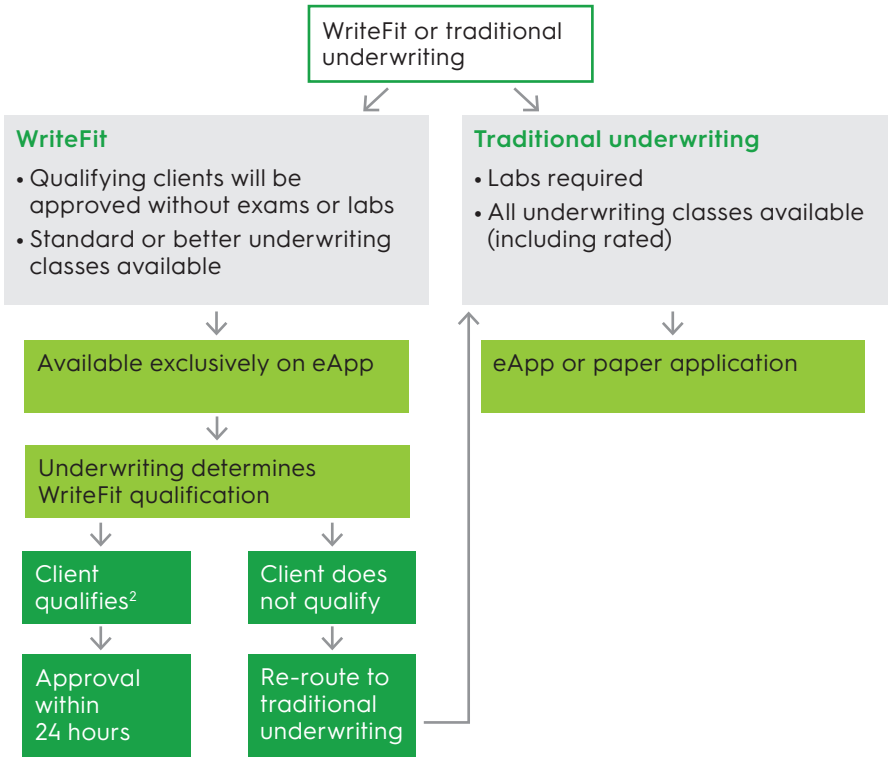
Securian Financial's WriteFit program can accelerate your eligible clients' applications through our underwriting process within 24 hours.[1] Here's what you need to know before submitting business:

eApp

Available exclusively on eApp

How WriteFit works

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



1. Upon completion of the tele-interview.
2. Once accelerated, applicant cannot switch to traditional underwriting.

Product details

The chart below shows the products, face amounts and underwriting classes available for WriteFit. 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

Product type[3]	Issue ages	Face amounts[4]	eApp requirement	WriteFit requirement	WriteFit optional[6]	Underwriting classes
Permanent	0–17	$100,000 to $500,000	$100,000 to $500,000	$100,000 to $500,000	Traditional underwriting required above $500,000[7]	Preferred
Term	18–50	$250,000 to $3M	$250,000 to $3M[5]	$250,000 to $500,000	$500,001 to $3M	Standard or Better[8]
Permanent	18–50	$100,000 to $3M	$100,000 to $500,000	$100,000 to $500,000	$500,001 to $3M	Standard or Better[8]
Term	51–60	$250,000 to $1M	$250,000 to $3M[5]	$250,000 to $500,000	$500,001 to $1M	Standard or Better[8]
Permanent	51–60	$100,000 to $1M	$100,000 to $500,000	$100,000 to $500,000	$500,001 to $1M	Standard or Better[8]

3. Excludes SecureCare and must meet age and product specific guidelines.
4. These face amount limits represent total accelerated business, in-force and pending.
5. This includes New York.
6. WriteFit will remain optional for all face amounts in New York if eligible. Best class for accelerated underwriting is preferred.
7. Permanent coverage $500,000 and over for ages 0-17, will be traditionally underwritten as medical records are age and face amount requirement.
8. Rate classes available by age: 0–17 Preferred; 18–54 Standard or Better, 55–60 Preferred or Preferred-Select.

Product features and availability may vary by state.

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WriteFit Underwriting™ build chart

WriteFit

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)	Height	Weight range (in lbs)
4'8"	76-169	5'9"	115-257
4'9"	79-175	5'10"	118-265
4'10"	81-182	5'11"	122-272
4'11"	84-188	6'0"	125-280
5'0"	87-194	6'1"	129-288
5'1"	90-201	6'2"	132-296
5'2"	93-208	6'3"	136-304
5'3"	96-214	6'4"	140-312
5'4"	99-221	6'5"	143-320
5'5"	102-228	6'6"	147-329
5'6"	105-235	6'7"	151-337
5'7"	109-242	6'8"	155-346
5'8"	112-250		

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

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.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Minnesota Life Insurance Company and Securian Life Insurance Company are subsidiaries of Securian Financial Group, Inc.

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F76777-17 Rev 8-2024

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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 WriteFit. 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:

Clients with specified impairments will be sent through traditional underwriting.

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 (Broker Dealer)

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

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.

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