

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 UnderwritingTM 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 qualify¹
- 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
- \bullet 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.

These materials are for informational and educational purposes only and are not designed, or intended, to be applicable to any person's individual circumstances. It should not be considered

investment advice, nor does it constitute a recommendation that anyone engage in (or refrain from) a particular course of action. Securian Financial Group, and its subsidiaries, have a financial interest in the sale of their 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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