

You're applying for life insurance — what's next?

Thank you for choosing Securian Financial for your individual life insurance needs. Now that you're ready to apply, what's next?

Prepare medical and financial information

Review the information on the next page. You'll be providing this information to complete the application process, so it's helpful to be prepared.

Medical and financial history collection

You will either complete a questionnaire as part of the eApplication or a representative will call you to ask you questions over the phone. To determine which is needed, ask your financial professional.¹

Physical exam (if required)

You choose a private location and the timing of your physical exam. During this exam, the examiner may collect:¹

- Height and weight measurements
- Blood pressure
- Blood and urine samples



Learn more

Have questions about the application process?
Contact your financial professional.

We give you confidence so you can enjoy the here and now

When you purchase life insurance, it's important to work with a company you can count on. At Securian Financial, we're guided by our purpose: helping customers build secure tomorrows. Our longevity, financial strength and diversity are testaments to the strength of our company. For more information about our ratings, please see our website at securian.com/ratings.

Since 1880, we've been there for those who see family as their most valuable asset — building a uniquely diversified company that has outlasted economic ups and downs while staying true to our customers.

We're the seventh largest insurance company in the United States, with nearly \$1.6 trillion of life insurance in force and more than 23 million customers in North America as of December 31, 2023.²

1. Your information is shared ONLY with your permission. Underwriting guidelines may require additional questions and tests.

2. Certain financial highlights are presented at the parent level only. Data as of December 31, 2023 unless otherwise noted. GAAP (generally accepted accounting principles) is a collection of commonly followed accounting rules and standards for financial reporting.

Please gather the information below to help expedite your application process:

Health information

Names and addresses of all physicians and medical facilities that have provided you medical care in the past 10 years:

Physician/clinic name	Physician/clinic name	Physician/clinic name
Address	Address	Address
Phone	Phone	Phone

Prescription and non-prescription medications you are currently taking, including dosage, frequency and reason:

Medication	Medication	Medication
Dosage	Dosage	Dosage
Frequency	Frequency	Frequency

Basic summary of your parents’ and siblings’ medical history:

Financial information

Prepare to recall your current and previous year’s earned income. This information should be accurate and verifiable. The following sources are examples of where you can find this information:

- Tax returns
 - Certified Public Accountant
 - Broker-dealer statements
- Personal attorney
 - Tax assessment or appraisal
 - Personal banker

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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