



Securian's WriteFit Underwriting offers a right-sized underwriting approach. By applying for life insurance with WriteFit or WriteFit Express, **your healthiest clients could be approved for coverage within 24 hours.**¹

Why WriteFit Underwriting?

It offers the potential for:

- Simplified, less invasive underwriting **without lab requirements.**
- Faster underwriting decisions, allowing you to **get paid faster.**
- Overall **improved client experience.**

Is my client the right fit?

If your client meets the following criteria, he or she may be eligible for WriteFit Underwriting:

- ✓ Up to age 60²
- ✓ Applying for a single-life policy
- ✓ Applying for a face amount up to \$1 million³
- ✓ Applying via eApp
- ✓ Using the tele-interview process

LEARN HOW right-sized underwriting can benefit you and your healthiest clients.
Call your Life Sales Support team today:

- 1-877-696-6654 (Securian 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 For ages 55-60: Preferred and Preferred Select classes are available.

³ Certain products with face amounts of \$250,000 and below require WriteFit Express.

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www.securian.com

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. 400 Robert Street North, St. Paul, MN 55101-2098

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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 under 24 hours!**¹

Current WriteFit stats²

Average approval time:

24 hours¹




Average age of
insured: **36**



Average face amount:

\$582,000

Over 55% 
accelerated without labs and exams

Financial professionals with eligible clients choose WriteFit

OVER 80% OF THE TIME

5-10%

increase in
placement rates



OVER 2,000

WriteFit applications submitted



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
- Available with all single-life products up to \$1 million³
- Easy, online application process through eApp

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

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

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

² Statistics as of January 1, 2017. WriteFit and WriteFit Express are available under our WriteFit Underwriting program. These statistics only apply to WriteFit and are based on Securian's experience with WriteFit and traditional underwriting.

³ Excludes CareShield® and SecureCare.

Life insurance products contain fees, such as mortality and expense charges (which may increase over time), and may contain restrictions, such as surrender periods.

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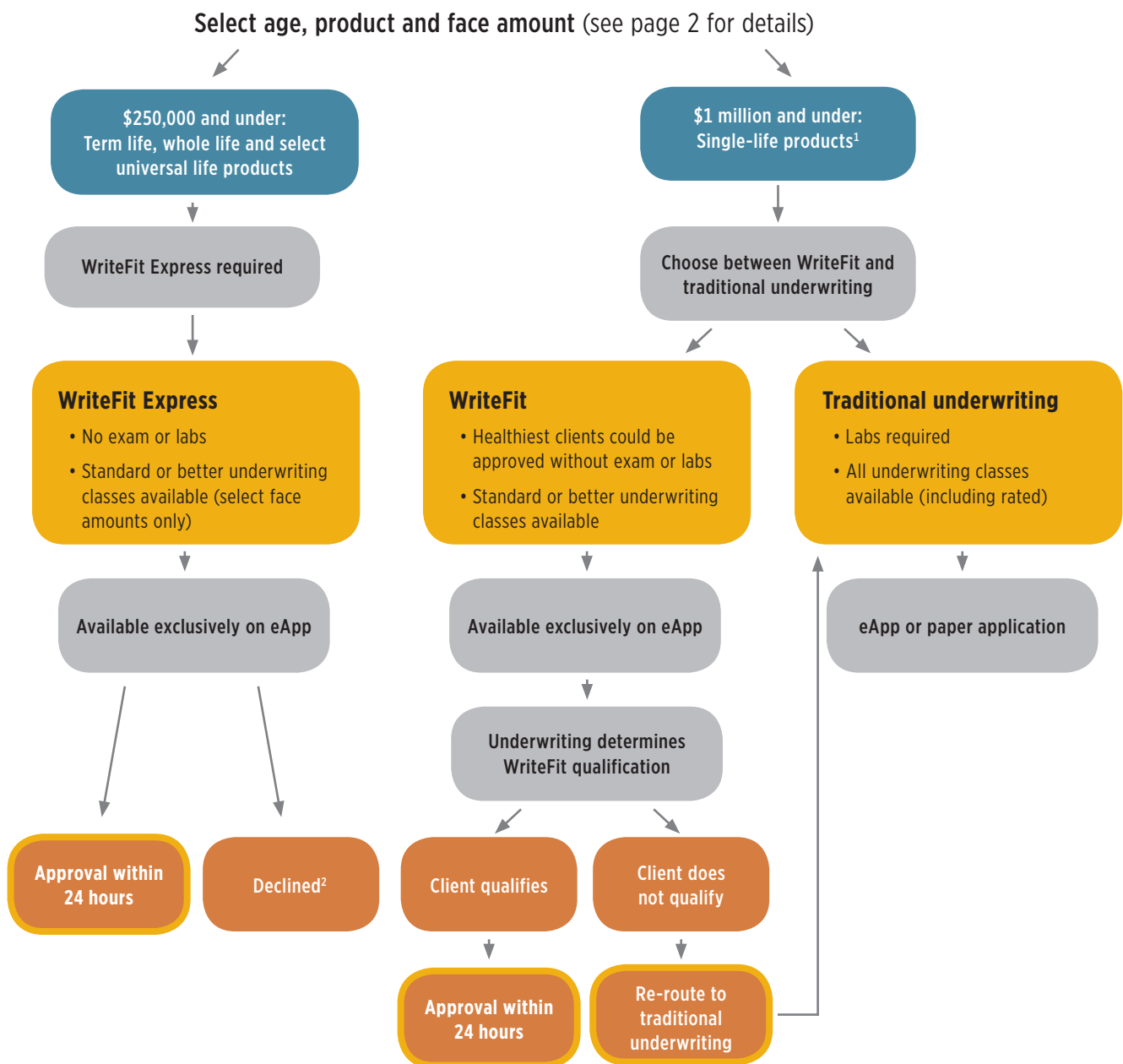
WriteFit and WriteFit Express: how to submit business



AVAILABLE
EXCLUSIVELY ON eAPP

Securian’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:**

How WriteFit Underwriting works



¹ Excludes WriteFit Express, Careshield, SecureCare and must meet product specific guidelines.

² If declined, a 90-day waiting period will be enforced before a new application can be submitted.

Product details

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

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 ¹	18-60 ³	\$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
Secure Protector Whole Life	0-15	\$10,000 - \$249,999	Preferred
	16-55	\$25,000 - \$249,999	Standard
Secure Accumulator Whole Life	0-15	\$10,000 - \$99,999	Preferred
	16-55	\$25,000 - \$99,999	Standard
Orion Indexed Universal Life	0-15	\$50,000 - \$250,000	Preferred
	16-54	\$50,000 - \$99,999	Standard
		\$100,000 - \$250,000	Standard or better

LEARN HOW WriteFit Underwriting can potentially offer faster coverage and compensation. Call your Life Sales Support Team today:

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³ For ages 55-60: Preferred and Preferred Select classes are available. 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
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 issued by: Minnesota Life Insurance Company | Securian Life Insurance Company

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Conditions not eligible for WriteFit Underwriting

The following impairments are not eligible for WriteFit and WriteFit Express. 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 advisor.

Please note this important difference:

- **WriteFit:** clients with specified impairments will be sent through traditional underwriting
- **WriteFit Express:** clients with specified impairments will result in a decline¹

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