

Make the medical history process easier

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.

Tele-interview face amount guidelines

Use the chart below to determine the underwriting requirements needed.

Amount	Age nearest		0-14	15-30	31-40	41-44	45-50	51-54	55-60	61-69
\$0-\$50,000	TI		TI	PHYS ¹	PHYS ¹	PHYS ¹	PHYS ¹	PHYS ¹	PHYS ¹	PHYS ¹
\$50,001-\$99,999	TI		TI	PHYS ¹	PHYS ¹	PHYS ¹	PHYS ¹	PHYS ¹	PHYS ¹	PHYS ¹
\$100,000	TI		TI	PHYS LABS	PHYS LABS	PHYS LABS	PHYS LABS	PHYS LABS	PHYS LABS	PHYS LABS
\$100,001-\$200,000	TI		TI	PHYS LABS	PHYS LABS	PHYS LABS	PHYS LABS	PHYS LABS	PHYS LABS	PHYS LABS
\$200,001-\$250,000	TI		TI	PHYS LABS	PHYS LABS	PHYS LABS	PHYS LABS	PHYS LABS	PHYS LABS	PHYS LABS
\$250,001-\$500,000	TI		TI	PHYS LABS	PHYS LABS	PHYS LABS	PHYS LABS	PHYS LABS	PHYS LABS	PHYS LABS
\$500,001-\$1,000,000	TI	APS	TI	PHYS LABS	PHYS LABS	PHYS LABS	PHYS LABS	PHYS LABS	PHYS LABS	PHYS LABS
\$1,000,001-\$1,500,000	TI	APS	TI	PHYS LABS	PHYS LABS	PHYS LABS	PHYS LABS	PHYS LABS	PHYS LABS	PHYS LABS
\$1,500,001-\$2,000,000	TI	APS	TI	PHYS LABS	PHYS LABS	PHYS LABS	PHYS LABS	PHYS LABS	PHYS LABS	PHYS LABS
\$2,000,001-\$5,000,000	TI	APS	TI	PHYS LABS	PHYS LABS	PHYS LABS	PHYS LABS	PHYS LABS	PHYS LABS	PHYS LABS
\$5,000,001-\$10,000,000	TI	APS 4506-T	TI	PHYS LABS	PHYS LABS	PHYS LABS	PHYS LABS	PHYS LABS	PHYS LABS	PHYS LABS
\$10,000,001+	TI	APS 4506-T	TI	PHYS LABS	PHYS LABS	PHYS LABS	PHYS LABS	PHYS LABS	PHYS LABS	PHYS LABS

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
4506-T Request for Transcript of Tax Return

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 \$2 million.

Electronic Credit Report will be ordered on cases over \$5 million.

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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Securian Financial Group, Inc.

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400 Robert Street North, St. Paul, MN 55101-2098 • 1-800-820-4205

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