

Mortality credits guidelines

Securian has developed a reputation for improving underwriting standards through ongoing research and development. **Our mortality credits program allows for better-than-published guidelines decisions for many of your clients.** Please note: The guidelines and exceptions below assume no other exceptions are being made.

Tobacco guidelines

Preferred Select pricing

Guideline: No tobacco or nicotine surrogate use in the past 36 months; negative specimen.

Exceptionally, will allow:

- 12 or fewer cumulative tobacco uses per year and nicotine (cotinine) marker on urine specimen is negative.
- Tobacco uses include cigar, pipe, chew, cigarettes and nicotine surrogates.

Non-Tobacco pricing for all other rate classes

Guideline: No tobacco or nicotine surrogate use in the past 12 months; negative specimen.

Exceptionally, will allow:

- 12 - 24 cumulative tobacco per year and nicotine (cotinine) marker on urine specimen is negative.
- Tobacco uses include cigar, pipe, chew, cigarette and nicotine surrogates.

Tobacco pricing

- More than 24 tobacco uses per year.
- Positive nicotine (cotinine) marker on urine specimen, regardless of admitted usage.

Family history Preferred classes exceptions

If the first degree relative died at age 58 or 59, will consider the client for the best class eligible.

Preferred Select exceptions for family history of cancer

- No more than one parent or sibling dying of cancer prior to age 60; proposed insured must be age 60 or older and have outlived that relative for 10 years.
- Preferred Select available if all other criteria qualify and no stretch.

Preferred exceptions for family history of diabetes

- No more than one parent or sibling dying of diabetes prior to age 60; proposed insured must be over age 60 and have outlived that relative by 10 years.
- No Preferred Select available and no stretch on any other criteria.

Cholesterol Preferred exceptions

Preferred Select	Preferred	Non-Tobacco Plus
<ul style="list-style-type: none"> Cholesterol \leq 250 and ratio 4.5; may include treatment for hypertension and/or cholesterol 	Ages < 50 <ul style="list-style-type: none"> 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 <ul style="list-style-type: none"> Cholesterol up to 300 and ratio up to 6.0 with no treatment for hypertension or cholesterol

Build stretch exceptions

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 measured Build is within 10% of the published Non-Tobacco Plus limit), we will issue at Non-Tobacco Plus rates.

Driving history exceptions

Preferred Select	Preferred	Non-Tobacco Plus
<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> 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 exceptions and stretch guidelines, contact your Life Sales Support Team today:

- 1-877-696-6654 (Securian and Broker-Dealer)
- 1-888-413-7860, option 1 (Independent Brokerage)

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