

WriteFit Underwriting

Fast underwriting for your fit clients

Our WriteFit Underwriting 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 advisors 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 within 24 hours for clients that 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 60²
- Applying for a single-life policy
- Applying for a face amount of up to \$2 million and between the ages 18-50
- Applying for a face amount up to \$1 million and between the ages 51-60³
- 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

(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 WriteFit and WriteFit Express are available under our WriteFit Underwriting program. Certain products with face amounts of \$250,000 and below require WriteFit Express.

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 affiliates, 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.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its affiliates. Minnesota Life Insurance Company and Securian Life Insurance Company are affiliates of Securian Financial Group, Inc.

For financial professional use only. Not for use with the public. This material may not be reproduced in any way where it would be accessible to the general public.



INSURANCE
INVESTMENTS
RETIREMENT

securian.com

400 Robert Street North, St. Paul, MN 55101-2098
©2019 Securian Financial Group, Inc. All rights reserved.

F88056 Rev 1-2019 DOFU 1-2019
715028

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:

37 years



Average face amount:

\$554,000



Financial professionals with eligible clients
choose WriteFit **over 80% of the time**

*Since inception of program

12,500+

WriteFit applications
submitted

65%

accelerated without
labs and exams

10-15%

increase in
placement rates



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
- Easy, online application process through eApp



Learn how

WriteFit can benefit you and your healthiest clients. Call Securian's 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. For eligible clients.

² Statistics as of October 1, 2018. 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.

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

These materials are for informational and educational purposes and are not designed, or intended, to be applicable to any person's individual circumstances. It should not be considered as 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 affiliates, have a financial interest in the sale of their products.

For financial professional use only. Not for use with the public. This material may not be reproduced in any way where it would be accessible to the general public.



INSURANCE
INVESTMENTS
RETIREMENT

securian.com

400 Robert Street North, St. Paul, MN 55101-2098
©2018 Securian Financial Group, Inc. All rights reserved.
F88056-9 Rev 10-2018 DOFU 10-2018
630947

WriteFit and WriteFit Express: how to submit business

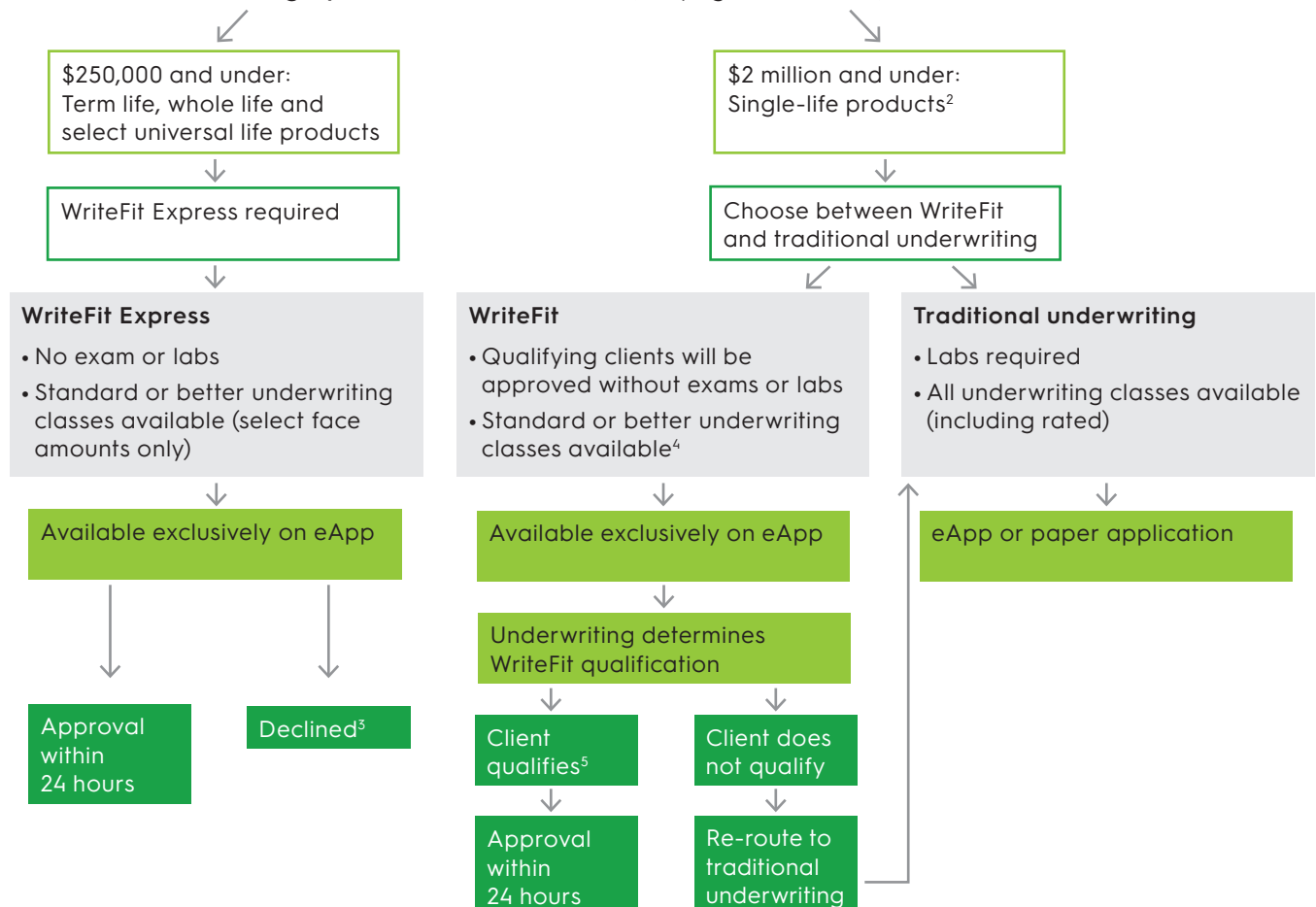
Securian's WriteFit Underwriting™ program can accelerate your clients' applications through our underwriting process within 24 hours.¹ Here's what you need to know before submitting business:



Available exclusively on eApp

How WriteFit Underwriting works

Select age, product and face amount (see page 2 for details)



¹ Upon completion of the tele-interview

² Excludes WriteFit Express, CareShield®, SecureCare and must meet age and product specific guidelines.

³ If declined, a 90-day waiting period will be enforced before a new application can be submitted.

⁴ For ages 55-60: Preferred and Preferred Select classes are available.

⁵ Once accelerated, applicant cannot switch to traditional underwriting.

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 ²	18-50	\$0 - \$2,000,000 (excludes WriteFit Express products and face amounts listed below)	Standard or better
	51-60 ⁴	\$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, Value Protection Indexed Universal Life	0-15	\$50,000 - \$250,000	Preferred
	16-54	\$50,000 - \$99,999	Standard
		\$100,000 - \$250,000	Standard or better

Product features and availability may vary by state.

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 affiliates, 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.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its affiliates. Minnesota Life Insurance Company and Securian Life Insurance Company are affiliates of Securian Financial Group, Inc.

For financial professional use only. Not for use with the public. This material may not be reproduced in any way where it would be accessible to the general public.



INSURANCE
INVESTMENTS
RETIREMENT

securian.com

400 Robert Street North, St. Paul, MN 55101-2098
©2017, 2019 Securian Financial Group, Inc. All rights reserved.

F76777-2 Rev 2-2019 DOFU 1-2019
711554

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)	Height	Weight range (in lbs)
4'8"	80-170	5'9"	122-257
4'9"	83-176	5'10"	125-265
4'10"	86-182	5'11"	129-272
4'11"	89-188	6'0"	133-280
5'0"	92-195	6'1"	136-288
5'1"	95-201	6'2"	140-296
5'2"	98-208	6'3"	144-304
5'3"	102-215	6'4"	148-312
5'4"	105-221	6'5"	152-320
5'5"	108-228	6'6"	156-329
5'6"	112-235	6'7"	160-337
5'7"	115-243	6'8"	164-346
5'8"	118-250		

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 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. Variable products offered through Securian Financial Services, Inc. Member FINRA/SIPC.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its affiliates.

For financial professional use only. Not for use with the public. This material may not be reproduced in any form where it would be accessible to the general public.

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

Who do I contact if I have questions?

For additional information please contact your Life Sales Support Team at:

1-877-696-6654

(Securian and Broker Dealer)

1-888-413-7860, Option 1

(Independent Brokerage)

- 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

¹ If declined, a 90-day waiting period will be enforced before any new application can be submitted.

These are general guidelines used at the discretion of the underwriter. There are other situations where an attending physician's statement may be necessary to underwrite, including advanced medical testing and other medical impairments not mentioned above. If an attending physician's statement is necessary, we require traditional underwriting.

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.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its affiliates. Minnesota Life Insurance Company and Securian Life Insurance Company are affiliates of Securian Financial Group, Inc.

For financial professional use only. Not for use with the public. This material may not be reproduced in any way where it would be accessible to the general public.



INSURANCE
INVESTMENTS
RETIREMENT

securian.com

400 Robert Street North, St. Paul, MN 55101-2098
©2018 Securian Financial Group, Inc. All rights reserved.

F88056-6 Rev 1-2019 DOFU 1-2019

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.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its affiliates. Minnesota Life Insurance Company and Securian Life Insurance Company are affiliates of Securian Financial Group, Inc.

For financial professional use only. Not for use with the public. This material may not be reproduced in any way where it would be accessible to the general public.

Securian Financial Group, Inc.
[securian.com](https://www.securian.com)

400 Robert Street North, St. Paul, MN 55101-2098
©2019 Securian Financial Group, Inc. All rights reserved.

F58854-9 Rev 3-2019 DOFU 3-2019