

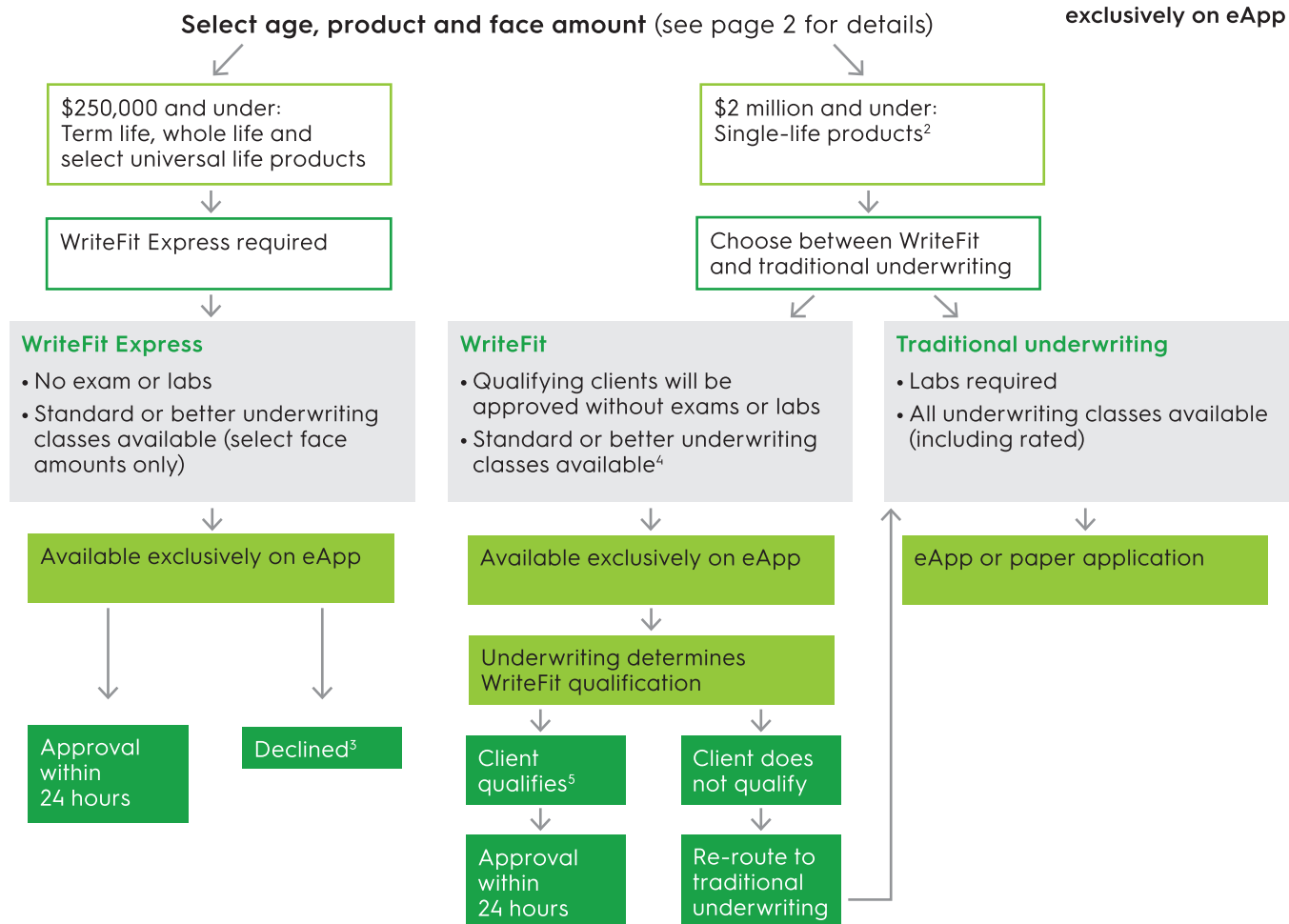
# WriteFit and WriteFit Express: how to submit business

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



Available exclusively on eApp

## How WriteFit Underwriting works



1. Upon completion of the tele-interview  
2. Excludes WriteFit Express, 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 <sup>2</sup>	18-50	\$0 - \$2,000,000 (excludes WriteFit Express products and face amounts listed below)	Standard or better
	51-60 <sup>4</sup>	\$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
Value Protection IUL	0-15	\$50,000 - \$250,000	Preferred
	16-54	\$50,000 - \$99,999	Standard
		\$100,000 - \$250,000	Standard or better
Eclipse Accumulator IUL and Eclipse Protector II IUL	0-17	\$50,000 - \$250,000	Preferred
	18-54	\$100,000 - \$250,000	Standard or better

Product features and availability may vary by state.

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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.

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# Conditions not eligible for WriteFit Underwriting

The following impairments are not eligible for WriteFit and WriteFitExpress. 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 financial professional.

## Please note this important difference:

WriteFit: clients with specified impairments will be sent through traditional underwriting

WriteFitExpress: clients with specified impairments will result in a decline<sup>1</sup>

### 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

## 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)

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.

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