

Individual Life Insurance
Underwriting Guidelines

Financial
Professional

**Innovative solutions.
World class underwriting.
Remarkable service.**

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. Both companies are headquartered in Saint 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.

Financial security
for the long run®



GENERAL APPLICATION REQUIREMENTS

for submitting business

Your business is important to us, so we want the underwriting process to be as easy as possible. Take a look at our application requirements, then give us a call if you have any questions. We look forward to helping you make the sale.

Collecting money

With application

- Give the life receipt to the client.
- Submit money directly to Minnesota Life or Securian Life.
- Never hold money at the firm.

After application is complete

- Verify the information on Part 1 and Part 2 of the application remains as stated.
- Do not take money if anything changed on Part 1 or Part 2.
- Call your underwriter if there are any changes.
- Give the life receipt to the client.
- Submit money directly to Minnesota Life or Securian Life.
- Never hold money at the firm.

Do not collect

- If the client was rated or declined for insurance in the past.
- If the client has a history of diabetes, heart disease, cancer or stroke.
- If the current life application or total in force with Minnesota Life or Securian Life will exceed \$1 million. Money will be returned in these cases.

Policy delivery

- Delivery receipt is required on every application.
- This receipt must be returned to Minnesota Life or Securian Life within 30 days of the date we mailed the policy to you.
- Carefully read and follow the delivery instructions included with the policy and delivery receipt.

Requirements

Blood profile limits	Blood profile special state rules	EKG and TST limits	Nonmedical limits
<ul style="list-style-type: none">• Include current application results plus amounts applied for with all insurance companies in the past three years.• Clients should always fast at least eight hours before the blood draw.	<ul style="list-style-type: none">• In California, Florida, New Jersey, Texas and the District of Columbia, include a full blood profile for face amounts of \$25,000 or more at ages 15 and over.	<ul style="list-style-type: none">• Include current application results plus results applied for with all companies within the past six months.	<ul style="list-style-type: none">• Include all amounts issued only with a nonmedical within the past five years or since last examination for Minnesota Life/Securian Life, whichever is shorter.

Special requirements

When submitting business for **Legacy Protector Survivorship Universal Life, Eclipse Survivor or Eclipse Survivor Pro Indexed Universal Life**, special requirements apply. Base your requirements on:

- Half the base amount, plus
- Half the Estate Preservation Agreement amount on both insureds.

TO LEARN MORE
about our general
application requirements,
call your Minnesota Life
or Securian Life
underwriter today.

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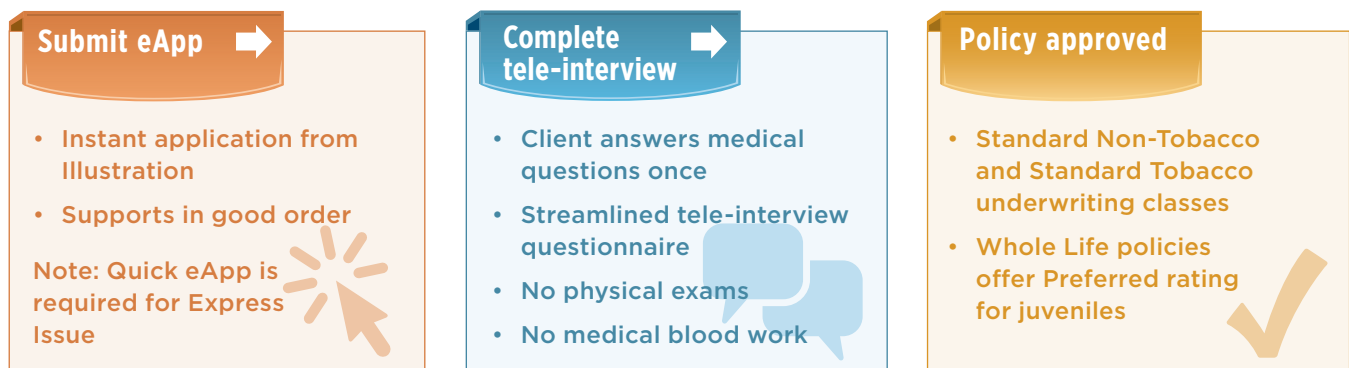
Express Issue: The fast track to coverage

Express Issue is the fastest and most efficient way to get your clients the protection they need. Now some Term and Whole Life contracts will be issued within 24 hours after the client's need is identified.

Express Issue benefits:

- 24-hour policy issue after receipt of tele-interview¹
- No physical exams or medical blood work
- eApp supports in good order
- Standard Non-Tobacco and Standard Tobacco classes available

How it works



Policy issued 24 hours after receipt of tele-interview and application is in good order

Express Issue Underwriting			
Product	Issue Age	Face Amount Range	Underwriting Class
Advantage Elite Select Term 5- and 15-year durations	16 - 55	\$100,000 - \$249,999	Standard
10- and 20-year durations	16 - 55	\$50,000 - \$249,999	Standard
30-year durations	16 - 45	\$100,000 - \$249,999	Standard
Product	Issue Age	Face Amount Range	Underwriting Class
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

Full underwriting required for Secure Protector Whole Life policies for age 56 and older and face amounts of \$50,000 and above.

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

Product features and availability may vary by state.

LEARN MORE

Help clients take the fast track to life insurance coverage with Express Issue. Learn more by visiting your advisor website or contacting your Life Sales Support Team:

1-877-696-6654 (Securian and Broker-Dealer Partners)

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

Since 1880, Securian Financial Group, Inc. and its affiliates have provided financial security for individuals and businesses in the form of insurance, investments and retirement plans. Now one of the nation's largest financial services providers, it is the holding company parent of a group of companies that offer a broad range of financial services.

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Mature assessments: Submitting applicants age 70 and over



Application

Personal Information

NAME (LAST NAME FIRST)

ADDRESS

PHONE NO.

CITY

SOCIAL SECURITY NO.

STATE

REFERRED BY

As baby boomers age, the average age of your life insurance clients is increasing. To remain competitive, it's crucial to understand how to submit business for older-age applicants. Minnesota Life and Securian Life, a New York authorized insurer, have expertise in mature underwriting, with cognitive and mobility screenings, allowing us to offer Preferred Select, Preferred and Non-Tobacco Plus underwriting classes to many applicants – up to age 85.

Applicants age 70 and over

- Do not need to complete treadmill stress tests.
- Must provide Third-Party Financial Documents (TPD), which include documents such as audited business financials, net worth statements or tax returns signed by a CPA.
- Will undergo additional screening on:
 - Activities of Daily Living (ADL) questionnaire
 - Peak flow testing
 - Timed get up and go
 - Clock face drawing

Mature underwriting requirements

Refer to this chart when ordering requirements for your clients age 70 and over. Note the requirements are different when using the tele-interview process.

Tele-interview and requirements

Amount	0-\$50,000		\$50,001-\$99,999		\$100,000		\$100,001-\$200,000		\$200,001-\$250,000		\$250,001-\$500,000	
Requirements	TI PHYS	APS	TI PHYS	APS	TI PHYS	APS LABS	TI PHYS EKG	APS LABS	TI PHYS EKG	APS LABS	TI PHYS EKG	APS LABS
Amount	\$500,001-\$1,000,000		\$1,000,001-\$1,500,000		\$1,500,001-\$2,000,000		\$2,000,001-\$5,000,000		\$5,000,001-\$10,000,000		\$10,000,001 +	
Requirements	TI PHYS EKG	APS LABS	TI LABS PHYS 4506-T	APS EKG TPD	TI LABS PHYS 4506-T	APS EKG TPD	TI LABS PHYS 4506-T	APS EKG TPD	TI LABS PHYS 4506-T	APS EKG TPD	TI LABS PHYS 4506-T	APS EKG TPD

Paramedical exam and requirements

Amount	0-\$50,000		\$50,001-\$99,999		\$100,000		\$100,001-\$200,000		\$200,001-\$250,000		\$250,001-\$500,000	
Requirements	PM	APS	PM	APS	PM LABS	APS	PM EKG	APS LABS	PM EKG	APS LABS	PM EKG	APS LABS
Amount	\$500,001-\$1,000,000		\$1,000,001-\$1,500,000		\$1,500,001-\$2,000,000		\$2,000,001-\$5,000,000		\$5,000,001-\$10,000,000		\$10,000,001 +	
Requirements	PM EKG	APS LABS	PM LABS TPD	APS EKG 4506-T	PM LABS TPD	APS EKG 4506-T	PM LABS TPD	APS EKG 4506-T	PM LABS TPD	APS EKG 4506-T	PM LABS TPD	APS EKG 4506-T

APS Attending Physician's Statement
EKG Electrocardiogram
HOS Home Office Specimen
PM Paramedical exam
LABS Blood Profile and Home Office Specimen
TPD Third Party Financial Documents
PHYS Physical Measurements
TI Tele-Interview
4506-T Request for Transcript of Tax Return

MVRs will be ordered by Minnesota Life/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 mature underwriting
assessments, call your
underwriter today.

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NonMed ParaMed: Know what exams are necessary

Refer to the chart below when discussing necessary exams with your client.

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

APS	Attending Physician's Statement
EKG	Electrocardiogram
HOS	Home Office Specimen
NM	Non-Medical Interview
LABS	Blood Profile and Home Office Specimen
PHYS	Physical Measurements
TPD	Third Party Financial Documents
PM	Paramedical
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 \$2,000,000

Electronic Credit Report will be ordered on cases over \$5,000,000

TO LEARN MORE
about underwriting exams,
call your underwriter today.

*Include full blood profile at age 15 and older for face amounts of \$25,000 or more in CA, FL, NJ, TX and DC.

**Ages 51 through 69, an EKG will be required for new business amounts over \$10 million. 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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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 *	TI *	TI *	TI *	TI PHYS	TI PHYS APS *	TI PHYS APS *
\$50,001-\$99,999	TI	TI *	TI *	TI *	TI PHYS *	TI PHYS *	TI PHYS APS *	TI PHYS APS *
\$100,000	TI	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI PHYS APS LABS	TI PHYS APS LABS
\$100,001-\$200,000	TI	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI PHYS APS LABS	TI PHYS APS EKG
\$200,001-\$250,000	TI	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI PHYS APS LABS	TI PHYS APS EKG
\$250,001-\$500,000	TI	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI PHYS APS LABS	TI LABS PHYS APS
\$500,001-\$1,000,000	TI APS	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI EKG PHYS LABS	TI LABS PHYS APS EKG	TI LABS PHYS APS EKG
\$1,000,001-\$1,500,000	TI APS	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI EKG PHYS LABS	TI EKG PHYS LABS	TI PHYS APS EKG LABS	TI PHYS APS EKG LABS
\$1,500,001-\$2,000,000	TI APS	TI LABS PHYS	TI LABS PHYS	TI LABS PHYS	TI EKG PHYS LABS	TI EKG PHYS LABS	TI PHYS APS EKG LABS	TI PHYS APS EKG LABS
\$2,000,001-\$5,000,000	TI FS APS	TI FS PHYS LABS	TI FS PHYS LABS	TI FS APS EKG PHYS	TI FS APS LABS EKG	TI FS APS LABS EKG	TI FS APS PHYS LABS	TI FS APS PHYS LABS
\$5,000,001-\$10,000,000	TI FS APS 4506-T	TI FS APS PHYS LABS 4506-T	TI FS APS LABS 4506-T	TI FS APS PHYS LABS 4506-T	TI FS APS LABS EKG 4506-T	TI FS APS LABS EKG 4506-T	TI FS APS PHYS LABS 4506-T	TI FS APS PHYS LABS 4506-T
\$10,000,001 +	TI TPD APS 4506-T	TI TPD APS LABS 4506-T	TI TPD APS LABS 4506-T	TI FS APS PHYS LABS 4506-T	TI TPD APS EKG LABS 4506-T	TI TPD APS LABS EKG 4506-T	TI PHYS APS LABS EKG** 4506-T	TI PHYS APS LABS EKG** 4506-T

APS Attending Physician's Statement
EKG Electrocardiogram
HOS Home Office Specimen

TI Tele-Interview
LABS Blood Profile and Home Office Specimen
TPD Third Party Financial Documents

PHYS Physical Measurements
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4506-T Request for Transcript of Tax Return

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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.

* Include full blood profile at age 15 and older for face amounts of \$25,000 or more in CA, FL, NJ, TX and DC.

** Ages 51 through 69, an EKG will be required for new business amounts over \$10 million. 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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BUILD CHART (Ages 16-64)

Height and weight help determine underwriting class

Refer to the chart below when discussing available classes for your client's height and weight.

Height	Maximum Weight															
	IC	B	NT+	Preferred Select	Preferred	Non-Tobacco+	Standard	B	C	D	E	F	H	J	L	Decline
4'8"	< 76	78	80	125	132	164	170	174	181	187	192	201	205	210	214	>214
4'9"	< 79	81	83	130	137	170	176	180	187	194	199	208	213	217	222	>222
4'10"	< 81	84	86	134	141	176	182	187	194	201	206	215	220	225	230	>230
4'11"	< 84	87	89	138	146	182	188	193	201	208	213	223	228	233	238	>238
5'0"	< 87	90	92	143	151	188	195	200	207	215	220	230	236	241	246	>246
5'1"	< 90	93	95	148	156	195	201	206	214	222	228	238	243	249	254	>254
5'2"	< 93	96	98	153	161	201	208	213	221	230	235	246	252	257	262	>262
5'3"	< 96	99	102	158	166	208	215	220	229	237	243	254	260	265	271	>271
5'4"	< 99	102	105	163	172	215	221	227	236	245	251	262	268	274	280	>280
5'5"	< 102	105	108	168	177	221	228	234	243	252	258	270	276	282	288	>288
5'6"	< 105	108	112	173	183	228	235	242	251	260	266	279	285	291	297	>297
5'7"	< 109	112	115	178	189	235	243	249	259	268	275	287	294	300	307	>307
5'8"	< 112	115	118	184	195	242	250	257	266	276	283	296	303	309	316	>316
5'9"	< 115	119	122	189	200	250	257	264	274	284	291	305	312	318	325	>325
5'10"	< 118	122	125	195	205	257	265	272	282	293	300	314	321	328	335	>335
5'11"	< 122	125	129	200	212	264	272	280	290	301	308	323	330	337	344	>344
6'0"	< 125	129	133	206	217	272	280	288	299	310	317	332	339	347	354	>354
6'1"	< 129	133	136	212	223	279	288	296	307	318	326	341	349	356	364	>364
6'2"	< 132	136	140	218	230	287	296	304	315	327	335	351	358	366	374	>374
6'3"	< 136	140	144	224	236	295	304	312	324	336	344	360	368	376	384	>384
6'4"	< 140	144	148	230	242	303	312	320	333	345	353	370	378	386	394	>394
6'5"	< 143	148	152	236	249	311	320	329	342	354	363	380	388	396	405	>405
6'6"	< 147	151	156	242	255	319	329	338	351	363	372	389	398	407	415	>415
6'7"	< 151	155	160	249	262	327	337	346	360	373	382	399	408	417	426	>426
6'8"	< 155	159	164	255	269	336	346	355	369	382	391	410	419	428	437	>437

See Mortality Credits Guidelines (F58854-13) for potential improvement in rate on tobacco, family history, cholesterol, build and driving.

These are general guidelines used at the discretion of the underwriter. Many other factors, such as family history, smoking status, blood pressure and cholesterol also affect a rating for build.

more >>

TO LEARN MORE about build
please call your Life Sales Support Team at:

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

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BUILD CHART (Ages 65-74)

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Height	Maximum Weight																
	IC	C	B	Standard	Preferred Select	Preferred	Non-Tobacco+	Standard	B	C	D	E	F	H	J	L	Decline
4'8"	< 76	76	80	99	127	132	165	172	176	183	187	192	201	205	210	214	>214
4'9"	< 79	79	83	103	132	137	171	178	183	189	194	199	208	213	217	222	>222
4'10"	< 81	81	86	106	136	141	177	184	189	196	201	206	215	220	225	230	>230
4'11"	< 84	84	89	110	141	146	183	191	196	203	208	213	223	228	233	238	>238
5'0"	< 87	87	92	114	146	151	189	197	202	210	215	220	230	236	241	246	>246
5'1"	< 90	90	95	118	151	156	196	204	209	217	222	228	238	243	249	254	>254
5'2"	< 93	93	98	122	156	161	202	211	216	224	230	235	246	252	257	262	>262
5'3"	< 96	96	102	126	161	166	209	217	223	231	237	243	254	260	265	271	>271
5'4"	< 99	99	105	130	166	172	216	224	230	239	245	251	262	268	274	280	>280
5'5"	< 102	102	108	134	171	177	222	231	237	246	252	258	270	276	282	288	>288
5'6"	< 105	105	112	138	176	183	229	239	245	254	260	266	279	285	291	297	>297
5'7"	< 109	109	115	142	182	189	236	246	252	262	268	275	287	294	300	307	>307
5'8"	< 112	112	118	147	187	195	243	253	260	270	276	283	296	303	309	316	>316
5'9"	< 115	115	122	151	193	200	251	261	268	278	284	291	305	312	318	325	>325
5'10"	< 118	118	125	155	199	205	258	268	275	286	293	300	314	321	328	335	>335
5'11"	< 122	122	129	160	204	212	265	276	283	294	301	308	323	330	337	344	>344
6'0"	< 125	125	133	164	210	217	273	284	291	302	310	317	332	339	347	354	>354
6'1"	< 129	129	136	169	215	223	280	292	299	311	318	326	341	349	356	364	>364
6'2"	< 132	132	140	174	222	230	288	300	308	319	327	335	351	358	366	374	>374
6'3"	< 136	136	144	179	228	236	296	308	316	328	336	344	360	368	376	384	>384
6'4"	< 140	140	148	184	234	242	304	316	325	337	345	353	370	378	386	394	>394
6'5"	< 143	143	152	189	241	249	312	325	333	346	354	363	380	388	396	405	>405
6'6"	< 147	147	156	194	247	255	320	333	342	355	363	372	389	398	407	415	>415
6'7"	< 151	151	160	199	253	262	328	342	351	364	373	382	399	408	417	426	>426
6'8"	< 155	155	164	204	260	269	337	350	360	373	382	391	410	419	428	437	>437

See Mortality Credits Guidelines (F58854-13) for potential improvement in rate on tobacco, family history, cholesterol, build and driving.

These are general guidelines used at the discretion of the underwriter. Many other factors, such as family history, smoking status, blood pressure and cholesterol also affect a rating for build.

more >>

TO LEARN MORE about build
please call your Life Sales Support Team at:

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

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BUILD CHART (Ages 75 and over)

Height and weight help determine underwriting class

Refer to the chart below when discussing available classes for your client's height and weight.

Height	Maximum Weight										
	IC	D	B	Standard	NT+ at Best	Product Best	Standard	B	C	D	IC
4'8"	< 77	80	88	122	132	144	172	176	181	187	> 187
4'9"	< 79	83	91	127	137	149	178	183	187	194	> 194
4'10"	< 82	86	95	131	141	155	184	189	194	201	> 201
4'11"	< 85	89	98	136	146	160	191	196	201	208	> 208
5'0"	< 88	92	101	140	151	165	197	202	207	215	> 215
5'1"	< 91	95	105	145	156	171	204	209	214	222	> 222
5'2"	< 94	98	108	150	161	177	211	216	221	230	> 230
5'3"	< 97	102	112	155	166	182	217	223	229	237	> 237
5'4"	< 100	105	116	160	172	188	224	230	236	245	> 245
5'5"	< 104	108	119	165	177	194	231	237	243	252	> 252
5'6"	< 107	112	123	171	183	200	239	245	251	260	> 260
5'7"	< 110	115	127	175	189	207	246	252	259	268	> 268
5'8"	< 114	118	131	181	195	213	253	260	266	276	> 276
5'9"	< 117	122	134	186	200	219	261	268	274	284	> 288
5'10"	< 120	125	138	191	205	226	268	275	282	293	> 293
5'11"	< 124	129	142	197	212	232	276	283	290	301	> 301
6'0"	< 128	133	146	202	217	239	284	291	299	310	> 310
6'1"	< 131	136	151	208	223	245	292	299	307	318	> 318
6'2"	< 135	140	155	214	230	252	300	308	315	327	> 327
6'3"	< 139	144	159	220	236	259	308	316	324	336	> 336
6'4"	< 142	148	163	225	242	266	316	325	333	345	> 345
6'5"	< 146	152	168	231	249	273	325	333	342	354	> 354
6'6"	< 150	156	172	238	255	280	333	342	351	363	> 363
6'7"	< 154	160	177	244	262	288	342	351	360	373	> 373
6'8"	< 158	164	181	250	269	295	350	360	369	382	> 382

See Mortality Credits Guidelines (F58854-13) for potential improvement in rate on tobacco, family history, cholesterol, build and driving.

These are general guidelines used at the discretion of the underwriter. Many other factors, such as family history, smoking status, blood pressure and cholesterol also affect a rating for build.

more >>

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Criteria for top underwriting classes

	Preferred Select criteria	Preferred criteria	Non-Tobacco Plus ¹
Personal history	No history of diabetes, heart disease, cerebrovascular disease, or cancer (except certain types of basal cell skin cancer).	No history of diabetes, heart disease, cerebrovascular disease or cancer (except certain types of skin cancer).	No history of diabetes, heart disease, cerebrovascular disease or cancer (except certain types of skin cancer).
Tobacco* (See mortality credits guidelines F58854-13)	No tobacco or nicotine use in the past 36 months. Nicotine (cotinine) reading on specimen must be negative.	No tobacco or nicotine use in the past 12 months. Nicotine (cotinine) reading on specimen must be negative.	No tobacco or nicotine use in the past 12 months. Nicotine (cotinine) reading on specimen must be negative.
Blood pressure	Must be better than or equal to 135/85, with or without treatment.	Must be better than or equal to 145/90, with or without treatment.	Must be better than or equal to 145/95, with or without treatment.
Family history* (See mortality credits guidelines F58854-13)	No death of a parent or sibling before age 60, due to diabetes, heart disease, cerebrovascular disease or cancer.	No death of a parent or sibling before age 60, due to diabetes, heart disease or cerebrovascular disease.	No more than one death of a parent or sibling before age 60 due to diabetes, heart disease or cerebrovascular disease.
Alcohol/Substance abuse	No history of, or treatment for alcohol or substance abuse.	No history of, or treatment for alcohol or substance abuse within the last 10 years.	No history of, or treatment for alcohol or substance abuse within the last five years.
Cholesterol* (See mortality credits guidelines F58854-13)	Cholesterol level of 240 or less. Cholesterol/HDL ratio must be less than or equal to 5.0.	Cholesterol level of 260 or less. Cholesterol/HDL ratio must be less than or equal to 6.0.	Cholesterol level of 280 or less. Cholesterol/HDL ratio must be less than or equal to 7.0.
Avocations	No ratable avocations.	No ratable avocations.	No ratable avocations.
Build* (See mortality credits guidelines F58854-13)	Must satisfy the Preferred Select Build criteria outlined on this card.	Must satisfy the Preferred Build criteria outlined on this card.	Must satisfy Non-Tobacco Plus Build criteria outlined on this card.
Aviation	No student or private pilots (unless aviation coverage is excluded). Private pilots considered if IFR rated, 250 or more total hours and flying between 50 and 250 hours annually. Commercially certified pilots are eligible if employed full-time as corporate pilots or as commercial airline pilots.	All pilots are eligible for Preferred pricing dependent on their experience and aviation activities, but may be charged a cash extra premium. Or, it may be necessary to exclude aviation coverage to qualify for Preferred pricing.	All pilots are eligible for Non-Tobacco Plus pricing dependent on their experience and aviation activities, but may be charged a cash extra premium. Or, it may be necessary to exclude aviation coverage to qualify for Non-Tobacco Plus pricing.
Driving* (See mortality credits guidelines F58854-13)	No DWI, DUI, or reckless driving in the past 10 years. No more than two moving violations in the past five years.	No DWI, DUI, or reckless driving in the past five years. No more than two moving violations in the past three years.	No DWI, DUI, or reckless driving in the past three years. No more than two moving violations in the past two years.
Residence	Must be a permanent U.S. resident.	Must be a permanent U.S. resident.	Must be a permanent U.S. resident.

Overall medical history will be considered in addition to the above criteria.

¹ Non-Tobacco Plus not available on all products.

***See mortality credits guidelines (F58854-13) for potential improvement in rate on tobacco, family history, cholesterol, build and driving.**

TO LEARN MORE about underwriting classes, call your underwriter today.

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Mortality credits guidelines

Minnesota Life and Securian Life, a New York authorized insurer, have developed a reputation for improving our underwriting standards through ongoing research and development. As noted in our build chart (F58854-5) and preferred criteria (F58854-6), we offer a mortality credits program that will allow 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, Minnesota Life and Securian Life 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.

more >>

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 	<ul style="list-style-type: none"> Cholesterol up to 300 and ratio up to 7.0 with no treatment for hypertension or cholesterol

Build stretch guidelines

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.

MVR exceptions

Two, three and five-year rule: If, at the time of the underwriting decision, the proposed insured is within three months of qualifying for Non-Tobacco Plus, Preferred or Preferred Select rates and the individual otherwise qualifies for this class without making any other exceptions, Minnesota Life and Securian Life will allow approval at Non-Tobacco Plus, Preferred or Preferred Select rates.

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



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EXPRESS ISSUE BUILD CHART

Height and weight help determine underwriting class



Refer to this chart regarding eligibility for Express Issue.

Height	Weight Range	
4'8"	79	170
4'9"	82	176
4'10"	85	182
4'11"	88	188
5'0"	91	195
5'1"	94	201
5'2"	97	208
5'3"	100	215
5'4"	103	221
5'5"	106	228
5'6"	109	235
5'7"	113	243
5'8"	116	250
5'9"	120	257
5'10"	123	265
5'11"	126	272
6'0"	130	280
6'1"	134	288
6'2"	137	296
6'3"	141	304
6'4"	145	312
6'5"	149	320
6'6"	152	329
6'7"	156	337
6'8"	160	346

These are general guidelines used at the discretion of the underwriter.

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Impairments not eligible for coverage

The following impairments are not eligible for Express Issue consideration. Please note: While this list contains some of the more common impairments that will result in a decline*, it is not a comprehensive list. For questions pertaining to a specific impairment not listed, please contact your advisor.

- Alcoholism
- Asthma that includes:
 - A history of hospitalizations,
 - Oral steroid use, or
 - Requiring multiple medications
- Atrial fibrillation
- 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
- Cirrhosis of the liver
- Congestive heart failure
- Depression – moderate to severe
- Diabetes
- Down's syndrome
- Drug use
 - Any use of illegal drugs or
 - Any abuse of prescription drugs.
- Eating disorders
- 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
- Rheumatoid arthritis
- Seizure disorders or history of same within 5 years

Nonmedical impairments not eligible

- Declined or rated for life insurance in last 5 years
- Multiple DUIs
- Current probation or jail
- Felony within last 5 years
- Rock climbing at Yosemite Decimal System ratings of 5 or greater
- Scuba diving greater than 100 feet

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

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Get the right documents for large cases

Minnesota Life Insurance Company and Securian Life Insurance Company, a New York authorized insurer, specialize in underwriting large face amount cases. To help your underwriter deliver a quick decision, make sure you provide accurate and verifiable information. **Face amounts over \$10 million (over \$1 million for applicants ages 70 and over) require signed and dated third party financial documents.**

Acceptable sources

- Certified Public Accountant (CPA)
- Personal attorney
- Personal banker
- Minnesota Life or Securian Life financial supplement signed by CPA/Attorney
- Tax returns (2-3 years if possible)
- Broker-dealer statements (401(k), mutual funds, bank account statements)
- Tax assessment or appraisal
- Audited CPA-signed business or personal financial statements
- Underwriter call to client's personal CPA or attorney

If the potential sale is over \$10 million, your underwriter should review the case before you complete an application. You will discuss the proposed coverage, competition and details of other policies in force.

TO LEARN MORE about third party financials or large scale cases, call your underwriter today.

How we look at financials

When it comes to financial underwriting, Minnesota Life and Securian Life, a New York authorized insurer, specialize in large death benefit applications, ranking among the industry leaders in average policy size. We have widespread expertise with aggressive financial guidelines to manage cases well beyond our retention limits. This translates to competitive, timely decisions made by professional and experienced underwriters.

Financial underwriting

- Financial underwriting verifies a valid, insurable interest exists and justifies the amount of life insurance applied for. It maintains an acceptable level of persistency for all parties.

Insurable interest

- The death benefit must approximate the financial loss of the beneficiary created by the death of the insured.
- The amount of insurance is based on the financial details of the sale, not by the affordability of the premium.
- Insurable interest is usually straightforward. If you have an unusual situation, call your underwriter.

Cover letters

- The writing producer is the key source of financial information in the underwriting process.
- A cover letter explaining the sale's circumstances provides important information to help speed applications.
- The cover letter should include:
 - Background information on how the life insurance sale developed.
 - Purpose and need for life insurance coverage.
 - Income and net worth of the proposed insured or business.
 - Amount of insurance currently in force.
 - Applications submitted to other companies, their intended purposes and if you are the representative of record.
 - Amount of any coverage being replaced. State the reason for the replacement.
 - The total amount of coverage (from all sources).
 - Whether the sale involves premium financing.

Coverage amount guidelines

- The chart below outlines general coverage amounts for various insurance purposes. If you have an unusual case, call your underwriter.

Personal coverage/Income replacement

Age	Factor times income
<35	30x
36-45	25x
46-55	20x
56-60	15x
61-65	10x
>65	Individual consideration

Estate conservation

In general, we consider an amount equal to the taxable estate value multiplied by the estate tax rate.

Estate planning projection

- We offer single-life and second-to-die coverage (using younger insured's age).
- The chart below outlines our projected estate growth rates, at various ages.

Age	Years projected	Annual growth rate
41-50	20	6%
51-65	15	6%
66-70	10	6%
71-75	8	6%
Over 75	Individual case basis	

Personal loans

- We allow up to 70 percent of the outstanding balance of the loan to creditor. Loans must be a minimum of five years.
- We require the details of loan amount, purpose, repayment schedule, interest rate charged.

Juveniles

- We allow up to 50 percent of amount of insurance in force on an income-earning parent. (The non-income earning parent should also be adequately insured.)
- We require a cover letter and an Attending Physician's Statement (APS) if the amount exceeds \$500,000.

Charitable contributions

- The average contribution record for the past three years multiplied by 10 if age 65 or younger; or by five if over age 65 (may require third party financial verification).

Considerations

- Do you have a third party verified contribution record for the past three years?
- Is the charity an irrevocable beneficiary?
- Who is the owner of the policy and the premium payer?
- Does adequate personal and estate planning coverage already exist?
- Have you verified through tax documents that the organization is an incorporated charitable entity?
- **No Premium Financing allowed.**

Financial suitability of premium

When the client is paying premium from earnings, annual premium should not be in excess of 20 percent of annual income.

When the client is paying premium from asset transfer, aggregate premium and liquid net worth consideration should generally be capped as follows:

- **Under age 59½:** Up to 40 percent aggregate premium/liquid net worth. Do not allow qualified plans (401(k), 403(b), 457, IRA or Roth) to be used as a funding source, nor factor them into the liquid net worth.
- **Ages 60-69:** Up to 30 percent aggregate premium/liquid net worth and consider qualified plans to be factored into the net worth and utilized.
- **Ages 70+:** Up to 20 percent aggregate premium/liquid net worth and consider qualified plans to be factored into the net worth and utilized.

In cases where client uses qualified plans as a current income stream, consideration of the use of these plans to pay premium may not be appropriate and needs to be viewed on a case by case basis.

Older ages

Below are underwriting guidelines for ages 70 and above, when amount is applied for reasons other than income replacement or estate planning needs.

- Face amounts over \$1 million at age 70 and above require third party financial documentation. See F58854-4 for more detailed information about third party financials.
- Death benefit: Up to one times net worth.
- Premium: Affordability is a key factor. We can consider premium up to 20 percent of income.
- If children are owners and/or premium payers, please provide additional details and further explanation.

Non-income earning spouse

- We allow \$1 million face amount on a non-income earning spouse.
 - As long as the income-earning spouse qualifies and has \$1 million or more in-force coverage.
- For face amounts above \$1 million on a non-income earning spouse, we allow 50 percent of the income-earning spouse's in-force coverage.
 - Up to a maximum of \$5 million, and up to age 50 on the non-income earning spouse.
- If the amount requested is outside these guidelines, call your underwriter.

Buy-sell, partnership buyout, stock redemption

- We multiply the percentage of ownership by the market value of corporation.

Key person

- Annual income (salary plus bonus) multiplied by the factor below. Factor will vary depending on circumstances.
- The chart below outlines the amount of coverage available in key person sales at various ages.

Ages	Factor
<50	up to 12x
51-60	up to 9x
>60	up to 5x

Business loan collateral

We consider face amounts up to 70 percent of a business loan amount as collateral.

Deferred compensation

- Premium amounts paid toward deferred compensation coverage can be considered part of income when determining amounts for multiples of income guidelines.
- We consider face amounts up to 18 times the proposed insured's income.

TO LEARN MORE

about our financial guidelines, call your underwriter today.

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