

Securian Financial's underwriting evolution

Traditionally, applying for life insurance has been time consuming with an invasive underwriting process that included lab requirements, which can lead to some clients dropping out of the application process all together.

But the insurance industry is changing. Accelerated underwriting programs like WriteFit Underwriting™ are making the process easier and faster than ever before.

The data: More than just medical

Accelerated underwriting programs like WriteFit Underwriting are redefining how underwriting decisions are made. We have more information at our fingertips than ever before – and Securian Financial's underwriters review that data to understand its impact on your client's mortality.

WriteFit Underwriting decision criteria

Think of it like this: We're putting together pieces of a puzzle to get a clear picture of your client's life. With each additional puzzle piece, or data point, the picture becomes more clear. In the end, the combination of all these pieces gives us better insight into your client's overall mortality, allowing us to provide underwriting decisions faster than ever before.



Non-medical information

Provides a holistic view into behaviors that impact overall mortality:

- **Financial, property and credit information** are important indicators of financial well-being, which influences mortality. Financially stable clients may be more likely to sleep better, manage their stress and maintain access to better health care, decreasing their mortality risk.
- **Court records and Motor Vehicle Report (MVR)** provide insight into risky behaviors that increase mortality risk.

General medical information

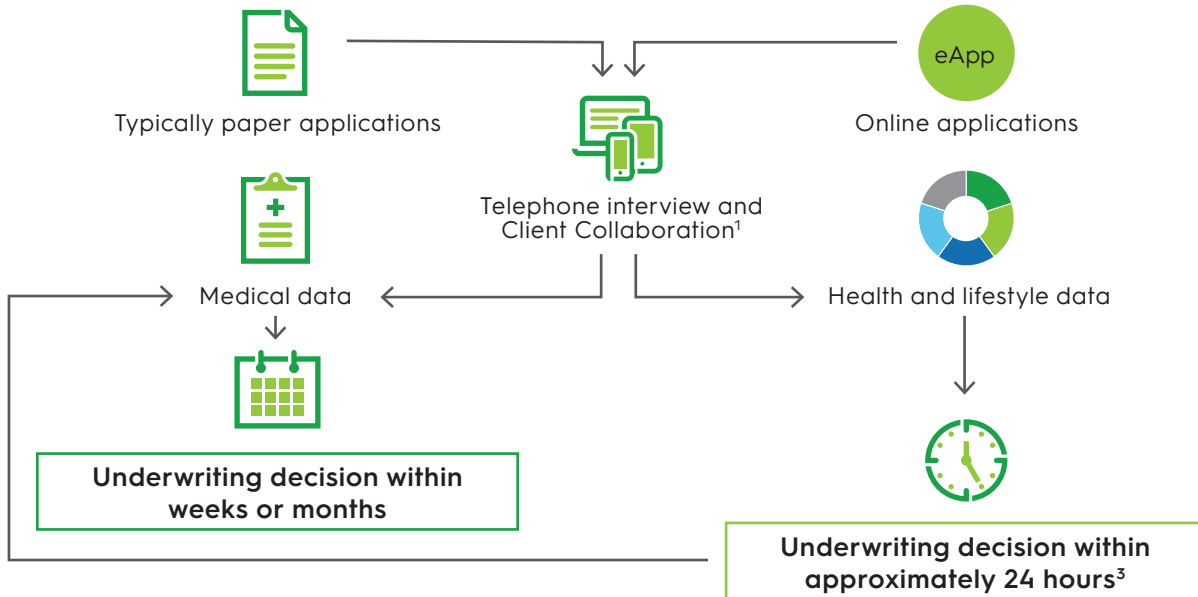
Provides insight into someone's health without requiring invasive medical tests:

- **Tele-interview and Client Collaboration answers** to health and lifestyle questions help us determine which medical requirements we can eliminate.¹
- **Prescription history** offers insight into medication use and client health.
- **MIB report** lets us know if a client has previously applied for life insurance² and provides high-level medical history information.

Process comparison

Traditional

WriteFit Underwriting



Learn how

WriteFit Underwriting makes underwriting easier and faster than ever before. Apply through WriteFit Underwriting by calling Securian Financial’s Life Sales Support Team today:

1-877-696-6654 (Broker-Dealer)

1-888-413-7860, Option 1 (Independent Distribution)

1. Client Collaboration is only available for eApplications. May not be available for some clients; features may not be available for all products and may vary by state.

2. Decisions are not reported to the MIB; we’re simply alerted of whether a client has previously applied.

3. Applications are re-routed to traditional underwriting if labs are needed.

Life insurance products contain charges, such as Cost of Insurance Charge, Cash Extra Charge, and Additional Agreements Charge (which we refer to as mortality charges), and Premium Charge, Monthly Policy Charge, Policy Issue Charge, Transaction Charge, Index Segment Charge, and Surrender Charge (which we refer to as expense charges). These charges may increase over time, and these policies may contain restrictions, such as surrender periods. Policyholders could lose money in these products.

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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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