

WriteFit: how to submit business

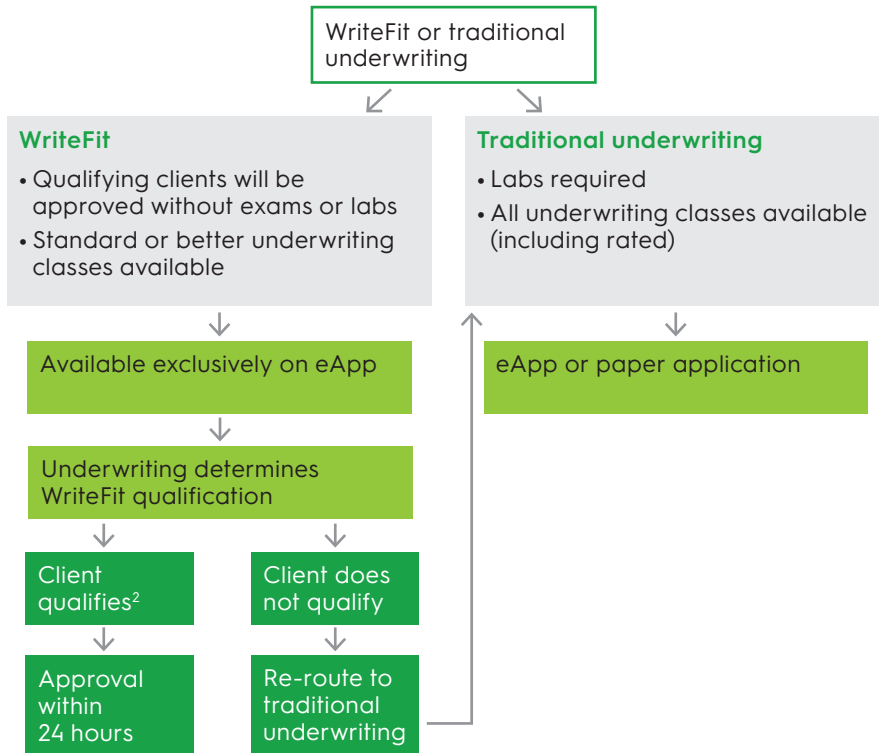
Securian Financial's WriteFit program can accelerate your eligible clients' applications through our underwriting process within 24 hours.¹ Here's what you need to know before submitting business:



Available exclusively on eApp

How WriteFit works

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



1. Upon completion of the tele-interview.

2. Once accelerated, applicant cannot switch to traditional underwriting.

Product details

The chart below shows the products, face amounts and underwriting classes available for WriteFit. Please note, however, that product and rate class availability varies by state.

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

Product type ³	Issue ages	Face amounts ⁴	eApp requirement	WriteFit requirement	WriteFit optional ⁶	Underwriting classes
Permanent	0-17	\$100,000 to \$500,000	\$100,000 to \$500,000	\$100,000 to \$500,000	Traditional underwriting required above \$500,000 ⁷	Preferred
Term	18-50	\$250,000 to \$3M	\$250,000 to \$3M ⁵	\$250,000 to \$500,000	\$500,001 to \$3M	Standard or Better ⁸
Permanent	18-50	\$100,000 to \$3M	\$100,000 to \$500,000	\$100,000 to \$500,000	\$500,001 to \$3M	Standard or Better ⁸
Term	51-60	\$250,000 to \$1M	\$250,000 to \$3M ⁵	\$250,000 to \$500,000	\$500,001 to \$1M	Standard or Better ⁸
Permanent	51-60	\$100,000 to \$1M	\$100,000 to \$500,000	\$100,000 to \$500,000	\$500,001 to \$1M	Standard or Better ⁸

3. Excludes SecureCare and must meet age and product specific guidelines.

4. These face amount limits represent total accelerated business, in-force and pending.

5. This includes New York.

6. WriteFit will remain optional for all face amounts in New York if eligible. Best class for accelerated underwriting is preferred.

7. Permanent coverage \$500,000 and over for ages 0-17, will be traditionally underwritten as medical records are age and face amount requirement.

8. Rate classes available by age: 0-17 Preferred; 18-54 Standard or Better, 55-60 Preferred or Preferred-Select.

Product features and availability may vary by state.

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