



## Our Underwriting team remains focused on delivering strong service and solutions

To our valued colleagues,

The well-being of our customers, colleagues, associates and community is of paramount importance to Securian Financial. As the COVID-19 situation continues to evolve, Securian Financial Underwriting remains focused on delivering strong service and solutions. As critical collaborators, it is important for you to be aware of the measures we are taking amid the current events to review your applications.

We believe firmly the underwriting guidelines that we have in place allow us to provide security for our customers now and for the long run. A key aspect of our guidelines is the paramedical exam. Our exam vendors are acutely focused on the safety and health of our applicants while striving to provide uninterrupted service. They are continuing to operate in compliance with state and regional restrictions and are taking every precaution as advised by the Centers for Disease Control (CDC). Although exam vendors are looking to continue serving customers, we understand that state mandates may reduce the feasibility of completing physical exams and obtaining medical records.

During this time where paramedical exams may be limited, WriteFit Underwriting™ is the optimal solution as your client has the potential for a fluid-less experience. Over 60% of submissions do not require a physical exam. WriteFit is available for ages 18-50 up to and including \$2 million and for ages 51–60 up to and including \$1 million. Opt-in to WriteFit on eApp.

We understand that WriteFit may not be conducive for every sale, which is why we have decided to leverage our WriteFit program to update our guidelines. For submissions where WriteFit is available but not selected (such as a paper application) and state mandates restrict completion of a physical exam or medical records, we will be able to proceed in one of two ways. First, we can await receipt of a completed physical exam and/or medical records<sup>1</sup>. Secondly, if you do not desire to wait for completion, alert your underwriter. Your underwriter will leverage WriteFit underwriting guidelines and tools to drive towards a decision that won't require a paramedical exam (note: stretch criteria will be unavailable).

If state mandates restrict completion of a physical exam or medical records for situations where WriteFit is unavailable or your client is deemed ineligible for WriteFit, your underwriter will be available to review on a case by case basis. Contact your underwriter to discuss options to proceed (note: this excludes cases for insurance age 70+ or face amounts above \$2 million).

Additionally, we have taken the following stances at this time regarding COVID-19:

- If an applicant has planned travel/residency to a restricted area as deemed by the CDC within the next six months, a postponement may be warranted.
- If an applicant has symptoms matching COVID-19, a postponement for evaluation until 4 weeks after full recovery may be warranted.
- If an applicant has been tested and deemed positive for COVID-19 and has experienced:
  - Mild symptoms with no hospitalization – postponement may be required until confirmation is received 4 weeks post recovery by a healthcare provider.
  - Moderate to severe symptoms and/or hospitalization was required – postponement will occur until current evidence of good health by a medical practitioner (APS) is received more than 4 weeks post recovery.

We take our commitment to you and our customers very seriously. During unprecedented times like these, we are grateful for strong relationships. Our underwriting team is in position to address any questions you have. Do not hesitate to reach out. Thank you for your business as we navigate these uncertain times. Updates will be shared routinely as new information becomes available.

All the best,



**Mike Fettes**  
Director, President, Underwriting



INSURANCE  
INVESTMENTS  
RETIREMENT

Connect with us



1 Money collection policies will be available as they exist today.

WriteFit and WriteFit Express are available under our WriteFit Underwriting program. These statistics only apply to WriteFit and are based on Securian Financial'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.

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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