

# 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.

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## Cholesterol Preferred exceptions

Preferred Select	Preferred		Non-Tobacco Plus
<ul style="list-style-type: none"> <li>Cholesterol <math>\leq</math> 250 and ratio 4.5; may include treatment for hypertension and/or cholesterol</li> </ul>	Ages < 50 <ul style="list-style-type: none"> <li>Cholesterol &lt; 270 and ratio &lt; 6.0 with no treatment for hypertension or cholesterol</li> <li>Cholesterol &lt; 300 and ratio &lt; 5.0, with no treatment for hypertension or cholesterol</li> </ul>	Ages > 50 <ul style="list-style-type: none"> <li>Cholesterol up to 300 and ratio up to 6.0 with no treatment for hypertension or cholesterol</li> </ul>	<ul style="list-style-type: none"> <li>Cholesterol up to 300 and ratio up to 7.0 with no treatment for hypertension or cholesterol</li> </ul>

## 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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