

Make the medical history process easier

Tele-interview face amount guidelines

Use the chart below to determine the underwriting requirements needed.

Amount	Age nearest							
	0-17	18-30	31-40	41-44	45-50	51-54	55-60	61-69
\$0-\$50,000	TI	TI ¹	TI ¹	TI ¹	TI ¹	TI PHYS ¹	TI PHYS ¹	TI PHYS ¹
\$50,001-\$99,999	TI	TI ¹	TI ¹	TI ¹	TI PHYS ¹	TI PHYS ¹	TI PHYS ¹	TI PHYS ¹
\$100,000	TI	TI PHYS LABS	TI PHYS LABS	TI PHYS LABS	TI PHYS LABS	TI PHYS LABS	TI PHYS LABS	TI PHYS LABS APS
\$100,001-\$200,000	TI	TI PHYS LABS	TI PHYS LABS	TI PHYS LABS	TI PHYS LABS	TI PHYS LABS	TI PHYS LABS	TI PHYS LABS APS
\$200,001-\$250,000	TI	TI PHYS LABS	TI PHYS LABS	TI PHYS LABS	TI PHYS LABS	TI PHYS LABS	TI PHYS LABS	TI PHYS LABS APS
\$250,001-\$500,000	TI	TI PHYS LABS	TI PHYS LABS	TI PHYS LABS	TI PHYS LABS	TI PHYS LABS	TI PHYS LABS	TI PHYS LABS APS
\$500,001-\$1,000,000	TI APS	TI PHYS LABS	TI PHYS LABS	TI PHYS LABS	TI PHYS LABS	TI PHYS LABS	TI PHYS LABS	TI PHYS LABS APS
\$1,000,001-\$1,500,000	TI APS	TI PHYS LABS	TI PHYS LABS	TI PHYS LABS	TI PHYS LABS	TI PHYS LABS	TI PHYS LABS	TI PHYS LABS APS
\$1,500,001-\$2,000,000	TI APS	TI PHYS LABS	TI PHYS LABS	TI PHYS LABS	TI PHYS LABS	TI PHYS LABS	TI PHYS LABS	TI PHYS LABS APS
\$2,000,001-\$5,000,000	TI APS FS	TI PHYS LABS FS	TI PHYS LABS FS	TI PHYS LABS FS	TI PHYS LABS FS	TI PHYS LABS FS	TI PHYS LABS FS	TI PHYS LABS FS APS
\$5,000,001-\$10,000,000	TI APS FS 4506-T	TI PHYS LABS FS 4506-T	TI PHYS LABS FS 4506-T	TI PHYS LABS FS 4506-T	TI PHYS LABS FS 4506-T	TI PHYS LABS FS 4506-T	TI PHYS LABS FS 4506-T	TI PHYS LABS FS 4506-T APS
\$10,000,001+	TI APS TPD 4506-T	TI PHYS LABS TPD 4506-T	TI PHYS LABS TPD 4506-T	TI PHYS LABS TPD 4506-T	TI PHYS LABS TPD 4506-T	TI PHYS LABS TPD 4506-T	TI PHYS LABS TPD 4506-T	TI PHYS LABS TPD 4506-T APS ²

APS Attending Physician's Statement

HOS Home Office Specimen

TI Tele-Interview

LABS Blood Profile and Home Office Specimen

TPD Third Party Financial Documents

PHYS Physical Measurements

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 million.

Electronic Credit Report will be ordered on cases over \$5 million.

Face amount increases on in-force policies for insureds age 0-17 may include additional requirements. Please contact underwriting.

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.



To learn more about the tele-interview process, call your underwriter today.

1. Include full blood profile at age 15 and older for face amounts of \$25,000 or more in CA, FL, NJ, TX and DC.
2. Ages 51 through 69: 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.

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

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