

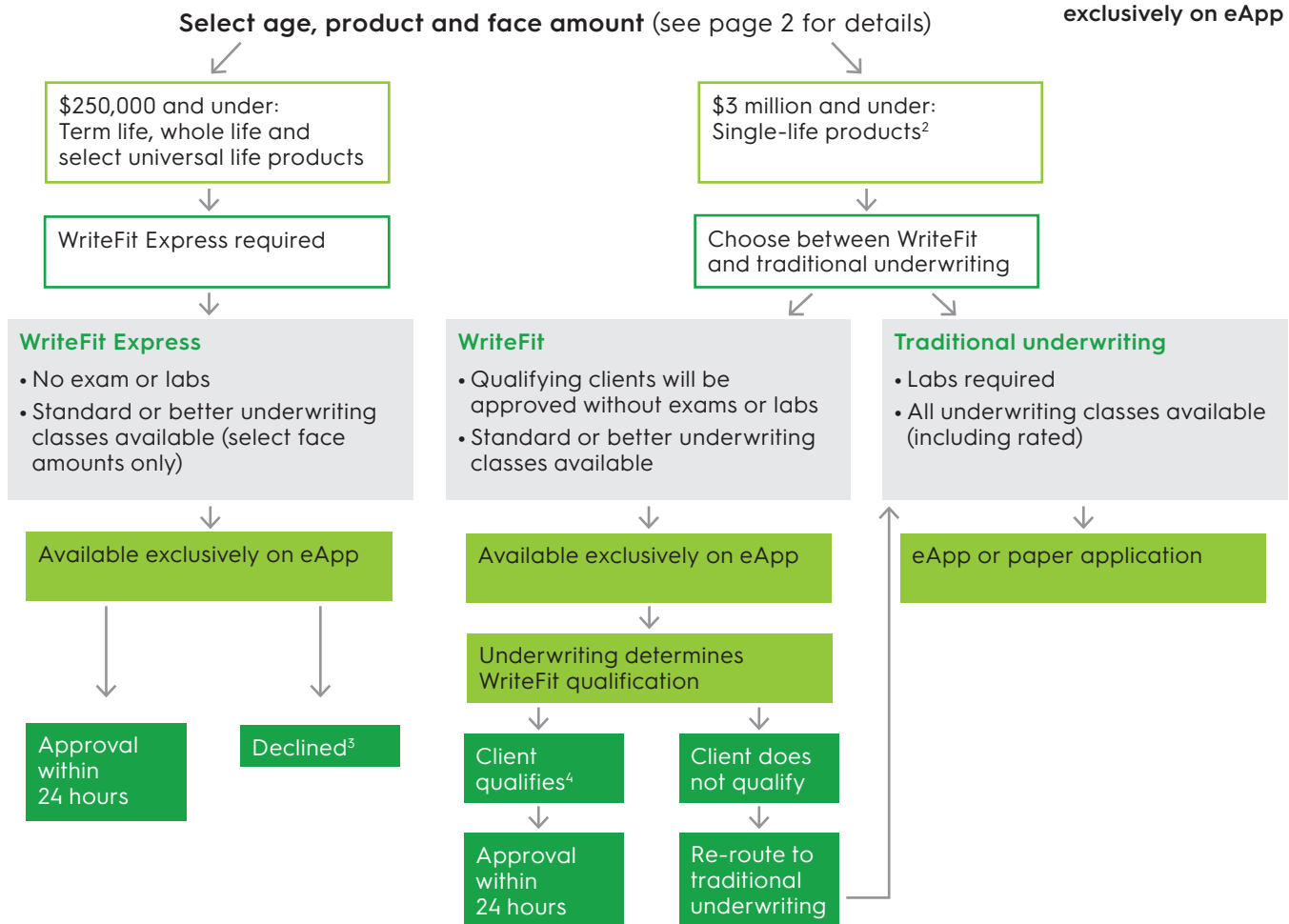
# WriteFit and WriteFit Express: how to submit business

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



Available exclusively on eApp

## How WriteFit Underwriting works



1. Upon completion of the tele-interview.  
2. Excludes WriteFit Express, SecureCare™ and must meet age and product specific guidelines.  
3. If declined, a 90-day waiting period will be enforced before a new application can be submitted.  
4. Once accelerated, applicant cannot switch to traditional underwriting.

## Product details

The chart below shows the products, face amounts and underwriting classes available for WriteFit and WriteFit Express. **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

Products	Issue ages	Face amounts	Underwriting classes
Single-life products <sup>5</sup>	18-50	\$0 - \$3,000,000 (excludes WriteFit Express products and face amounts listed below)	Standard or better <sup>6</sup>
	51-60	\$0 - \$1,000,000 (excludes WriteFit Express products and face amounts listed below)	Standard or better <sup>6</sup>

### WriteFit Express

Products	Issue ages	Face amounts	Underwriting classes
Advantage Elite Select Term Life	16-54 (10-, 15- and 20-year durations)	\$50,000 - \$99,999	Standard <sup>6</sup>
	16-45 (30-year duration)	\$100,000 - \$250,000	Standard or better <sup>6</sup>
Eclipse Accumulator IUL and Eclipse Protector II IUL	0-17	\$50,000 - \$250,000	Preferred
	18-54	\$100,000 - \$250,000	Standard or better

5. Excludes WriteFit Express, SecureCare and must meet age and product specific guidelines.

6. For insurance products applied for in New York, preferred is the best underwriting class that can be received.

Product features and availability may vary by state.

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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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