

# Why WriteFit Underwriting?

It offers the potential for:

- Approval for insurance coverage within 24-48 hours<sup>1</sup>
- Simplified, less invasive underwriting without lab requirements
- Overall improved experience with less paperwork



## What is WriteFit Underwriting™?

**Think of it like putting together a puzzle:** Securian Financial's WriteFit Underwriting takes information found in motor vehicle reports, court records, information on credit usage and other readily available data records, and fits it together with your prescription medication history<sup>2</sup> and the information you provide during your telephone interview to get a clear picture of your insurability risk.



## I'm interested in WriteFit Underwriting, what's next?

You and your financial professional will complete an electronic application. Once the application is complete, you will receive a phone call to complete your telephone interview. After your interview, our underwriting team will review your information to see if we have enough puzzle pieces, or data points, to understand your overall insurability risk without needing to put you through the inconvenience of blood, urine and physical measurement collections.

If we do, your financial professional will be notified of your underwriting decision within 24-48 hours of completing the telephone interview.

If more information is required to reach an underwriting decision, an appointment to have blood, urine and physical measurements collected will be scheduled and your application will continue down the traditional underwriting path.



## What could prevent my application from going through WriteFit Underwriting?

- Personal medical history that requires further investigation
- Nonmedical information requiring more investigation, such as: recent criminal history, multiple moving violations involving alcohol, participation in high-risk activities, and/or a life insurance application being rated or declined in the past five years
- A small percentage of applications are randomly held out of WriteFit Underwriting and are instead sent through traditional underwriting. This process helps our team measure and monitor the effectiveness of the data points used in WriteFit Underwriting along with improving overall experience.

1. After completion of telephone interview. For eligible clients.
2. Appropriate consent is obtained prior to data collection and usage.

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

Life insurance products contain fees, such as mortality and expense charges (which may increase over time), and may contain restrictions, such as surrender periods.

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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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