

# Recreational marijuana use underwriting guidelines

Securian Financial has developed a reputation for improving underwriting standards through ongoing research and development. Many factors go into an underwriting decision. The below guidelines are for recreational use of marijuana.

## Recreational marijuana use guidelines:

Recreational marijuana use guidelines apply to applicants over age 18 and for marijuana that is ingested, inhaled or administered topically.

### WriteFit Underwriting™:

Usage (Ages 26 and up)	Underwriting class*
Experimental or occasional use up to 3 times per month	Preferred-Select
Intermittent use up to 9 days per month	Preferred Non-tobacco
Use greater than 9 days per month	Traditional Underwriting required
Ages 18-25	Traditional Underwriting required

### Traditional Underwriting:

Usage (Ages 18 and up)	Underwriting class
Experimental or occasional use up to 3 times per month	Preferred-Select
Intermittent use up to 9 days per month	Preferred Non-tobacco
Moderate use 10-16 days per month	Ages 18-24 Standard non-tobacco Ages 25-39 Non-tobacco plus Ages 40+ Preferred Non-tobacco
Heavy use greater than 16 uses per month	Ages 18-24 Table D Ages 25-39 Table C Ages 40+ Table B

\*Qualifying clients without additional risk factors.

## Additional considerations:

Medicinal (prescribed) Marijuana – Traditional Underwriting required. Ratings based on impairment being treated and any associated risk factors.

- CBD oil – No additional rating and eligible for Preferred Select
- Tobacco rates apply for marijuana use classified as heavy, in combustible or vaped formats.



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