

Minnesota Life Insurance Company

Underwriting guidelines

Innovative solutions.
World class underwriting.
Remarkable service.



MINNESOTA LIFE

A Securian Company

General application requirements

How to submit business

At Minnesota Life, your business is important to us. So, we make the underwriting process as easy as possible. Take a look at our application requirements, then give us a call if you have any questions. We look forward to helping you make the sale.

Collecting money

With application

- Give the life receipt to the client.
- Submit money directly to Minnesota Life.
- Never hold money at the firm.

After application is complete

- Verify the information on the Part 1 and Part 2 of the application remains as stated.
- Do not take money if anything changed on the Part 1 or Part 2.
- Call your underwriter if there are any changes.
- Give the life receipt to the client.
- Submit money directly to Minnesota Life.
- Never hold money at the firm.

Do not collect

- If the client was rated or declined for insurance in the past.
- If the client has a history of diabetes, heart disease, cancer or stroke.
- If the current life application or total in force with Minnesota Life will exceed \$1 million. Money will be returned in these cases.

Policy delivery

- Delivery receipt is required on every application.
- This receipt must be returned to Minnesota Life within 30 days of the date we mailed the policy to you.
- Carefully read and follow the delivery instructions included with the policy and delivery receipt.

Requirements

Blood profile limits	Blood profile special state rules	EKG and TST limits	Nonmedical limits
<ul style="list-style-type: none"> • Include current application results plus amounts applied for with all insurance companies in the past three years. • <i>Clients should always fast at least eight hours before the blood draw.</i> 	<ul style="list-style-type: none"> • In California, Florida, New Jersey, Texas and the District of Columbia, include a full blood profile for face amounts of \$25,000 or more at ages 15 and over. 	<ul style="list-style-type: none"> • Include current application results plus results applied for with all companies within the past six months. 	<ul style="list-style-type: none"> • Include all amounts issued only with a nonmedical within the past five years or since last examination for Minnesota Life, whichever is shorter.

Special requirements

When submitting business for one of the following products or agreements, special requirements apply. Base your requirements on:

Legacy Protector Survivorship Universal Life Variable Adjustable Life Survivor	Adjustable Survivorship Life Agreement Business Continuation Rider (issue ages 19-85)
<p>Legacy Protector SUL</p> <ul style="list-style-type: none"> • Half the base amount, plus • Half the Estate Preservation Agreement amount on both insureds. <p>Variable Adjustable Life Survivor</p> <ul style="list-style-type: none"> • Half the base amount, plus • Half the Estate Preservation Agreement amount on the owner. 	<ul style="list-style-type: none"> • For each insured: <ul style="list-style-type: none"> - The base amount, plus - Half of the ASL or BCR amount. • Order the same requirements for the designated insured as the primary insured, unless a base policy is being applied for on the life of the designated insured. • The designated insured is the person whose death triggers the right to increase coverage on the primary insured. • The ASL may be issued in amounts up to four times the base policy, not to exceed \$10,000,000. (This includes both base face amounts and the single rider amount).

To learn more about our general application requirements, call your Minnesota Life underwriter today.

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Mature assessments

Submitting applicants age 70 and over

As baby boomers age, the average age of your life insurance clients is increasing. To remain competitive, it's crucial to understand how to submit business for older-age applicants. Minnesota Life's expertise in geriatric underwriting, with cognitive and mobility screenings, allows us to offer Preferred-Select, Preferred and Non-Tobacco Plus to many applicants – up to age 85.

Applicants age 70 and over

- Do not need to complete treadmill stress tests.
- Must provide Third-Party Financial Documents (TPD) instead of Personal Financial Statements (PFS), Personal History Interviews (PHI) and Commercial Inspection Reports (CIR) for amounts over \$1 million.
 - TPDs include documents such as audited business financials, net worth statements or tax returns signed by a CPA.
- Will undergo additional screening on:
 - Activities of Daily Living (ADL) questionnaire
 - Peak flow testing
 - Timed get up and go
 - Clock face drawing

Mature underwriting requirements

Refer to this chart when ordering requirements for your clients age 70 and over. Note that the requirements are different when using the Tele-Interview process.

Tele-Interview and requirements

Amount	0-\$50	\$51-\$99	\$100	\$101-\$200	\$201-\$250	\$251-\$500	\$501-\$1,000	\$1,001-\$1,500	\$1,501-\$2,000	\$2,001-\$5,000	\$5,001-\$10,000
Requirements	TI APS PHYS	TI APS PHYS	TI APS PHYS LABS	TI APS PHYS LABS EKG	TI APS PHYS LABS EKG	TI APS PHYS LABS EKG	TI APS PHYS LABS EKG	TI APS LABS EKG PHYSMD TPD	TI APS LABS EKG PHYSMD TPD	TI APS LABS EKG PHYSMD TPD	TI APS LABS EKG PHYSMD TPD

Paramedical exam and requirements

Amount	0-\$50	\$51-\$99	\$100	\$101-\$200	\$201-\$250	\$251-\$500	\$501-\$1,000	\$1,001-\$1,500	\$1,501-\$2,000	\$2,001-\$5,000	\$5,001-\$10,000
Requirements	PM APS	PM APS	PM APS LABS	PM APS LABS EKG	PM APS LABS EKG	PM APS LABS EKG	PM APS LABS EKG	MD APS LABS EKG TPD	MD APS LABS EKG TPD	MD APS LABS EKG TPD	MD APS LABS EKG TPD

Physician exam and requirements

APS Attending Physician's Statement
EKG Electrocardiogram
HOS Home Office Specimen
PM Paramedical exam

LABS Blood Profile and Home Office Specimen
MD Physician Exam (arranged by paramedical facility)
TPD Third Party Financial Documents
PHYS Physical Measurements

TI Tele-Interview
TST Treadmill Stress Test
PHYSMD Physical exam and measurements by an MD
MVRs will be ordered by Minnesota Life.
Amount is face amount plus additional agreement amounts (when applied for).

To learn more about mature underwriting assessments, call your Minnesota Life underwriter today.

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Underwriting guidelines

NonMed ParaMed MD Exam

Know what exams are necessary

Refer to the chart below when discussing necessary exams with your client.

Age nearest Amount	0-14		15-30		31-40		41-44		45-50		51-54		55-60		61-69	
	0-\$50	NM		NM		NM		NM		NM		PM		APS	PM	APS
\$51-\$99	NM		NM		NM		NM		PM		PM		APS	PM	APS	PM
\$100	NM		LABS NM	PHYS	LABS NM	PHYS	PHYS NM	LABS	PM	LABS	LABS	PM	APS PM	LABS	APS PM	LABS
\$101-\$200	NM		LABS NM	PHYS	LABS	PM	PM	LABS	PM	LABS	LABS	PM	APS PM	LABS	APS PM	LABS EKG
\$201-\$250	NM		LABS	PM	LABS	PM	PM	LABS	PM	LABS	LABS	PM	APS PM	LABS	PM	EKG LABS
\$251-\$500	NM		LABS	PM	LABS	PM	PM	LABS	PM	LABS	EKG PM	LABS	APS EKG	LABS PM	APS EKG	LABS PM
\$501-\$1,000	PHI PM	HOS	PHI PM	LABS	PHI PM	LABS	PM PHI	LABS	PM PHI	LABS	PHI EKG	LABS PM	PHI APS PM	EKG LABS	APS EKG PHI	LABS PM
\$1,001-\$1,500	PHI PM	HOS	PHI PM	LABS	PHI PM	LABS	PM PHI	LABS	PM PHI	EKG LABS	PM PHI	EKG LABS	PHI APS PM	EKG LABS	MD PHI EKG	APS LABS
\$1,501-\$2,000	CIR PM	HOS	CIR PM	LABS	CIR	LABS PM	PM LABS	EKG CIR	PM LABS	EKG CIR	CIR EKG	LABS PM	CIR APS PM	EKG LABS	MD CIR EKG	APS LABS
\$2,001-\$5,000	CIR PM	HOS	CIR PM	LABS	CIR EKG	LABS PM	PM EKG CIR	APS LABS	PM EKG CIR	APS LABS	MD CIR EKG	APS LABS	MD CIR EKG	APS LABS	MD CIR EKG	APS LABS
\$5,001-\$10,000	CIR APS PM	HOS TPD	CIR APS PM	LABS TPD	MD CIR EKG	APS LABS TPD	MD CIR EKG	APS LABS TPD	MD CIR EKG	APS LABS TPD	MD CIR EKG	APS LABS TPD	MD CIR EKG	APS LABS TPD	MD CIR EKG	APS LABS TPD

Treadmill Stress Test required for amounts over \$10 million, ages 45-69.

- | | | |
|-------------------------------------------------------------|----------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|
| APS Attending Physician's Statement | CIR Commercial Inspection Report | PM Paramedical |
| EKG Electrocardiogram | LABS Blood Profile and Home Office Specimen | MVRs will be ordered by Minnesota Life. Amount is face amount plus additional agreement amounts (when applied for). |
| HOS Home Office Specimen | PHYS Physical Measurements | |
| NM Non-Medical Interview | PHI Personal History Interview | |
| MD Physician Exam (arranged by paramedical facility) | TPD Third Party Financial Documents | |

To learn more about underwriting exams, call your Minnesota Life underwriter today.

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Tele-Interview

Make the medical history process easier

The Tele-Interview avoids clients giving medical history multiple times – to the advisor, examiner and PHI interviewer. The client’s Part 2 is completed during one phone call, and you can help prepare the client ahead of time. In addition to the Tele-Interview, an examiner will meet with the client to collect lab work, physical measurements and blood pressure readings.

Tele-Interview face amount guidelines

The Tele-Interview process has three stages determined by the total face amount requested. Higher face amounts prompt additional underwriting questions. Note the face amount break downs.

- \$0 - \$500,000
- \$500,001 - \$1.5 million
- Over \$1.5 million

Use the chart below to determine the underwriting requirements needed. **Note the face amount closely** – questions and additional requirements will depend on it.

Age nearest	0-14		15-30		31-40		41-44		45-50		51-54		55-60		61-69	
Amount																
0-\$50	TI		TI		TI		TI		TI		PHYS	TI	PHYS	APS	PHYS	APS
\$51-\$99	TI		TI		TI		TI		PHYS	TI	PHYS	TI	PHYS	APS	PHYS	APS
\$100	TI		PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS
\$101-\$200	TI		PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	EKG
\$201-\$250	TI		PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	EKG
\$251-\$500	TI		PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	EKG	PHYS	EKG	PHYS	EKG
\$501-\$1,000	PHYS	HOS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	EKG	PHYS	EKG	PHYS	EKG
\$1,001-\$1,500	PHYS	HOS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	EKG	PHYS	EKG	PHYS	EKG	PHYSMD	APS
\$1,501-\$2,000	PHYS	HOS	PHYS	LABS	PHYS	LABS	PHYS	EKG	PHYS	EKG	PHYS	EKG	PHYS	EKG	PHYSMD	APS
\$2,001-\$5,000	PHYS	HOS	PHYS	LABS	PHYS	EKG	PHYS	APS	PHYS	APS	PHYSMD	APS	PHYSMD	APS	PHYSMD	APS
\$5,001-\$10,000	PHYS	HOS	PHYS	LABS	PHYSMD	EKG	PHYSMD	EKG	PHYSMD	APS	PHYSMD	APS	PHYSMD	APS	PHYSMD	APS
	APS	TPD	APS	TPD	TPD	APS	TPD	APS	TPD	LABS	TPD	LABS	TPD	LABS	TPD	LABS
	TI		TI		LABS	TI	LABS	TI	EKG	TI	EKG	TI	EKG	TI	EKG	TI

Treadmill Stress Test required for amounts over \$10 million, ages 45-69.

- | | | |
|--------------------------------------------|----------------------------------------------------|------------------------------------------------------------------------------------|
| APS Attending Physician's Statement | LABS Blood Profile and Home Office Specimen | PHYSMD Physical exam and measurements by an MD |
| EKG Electrocardiogram | TPD Third Party Financial Documents | MVRs will be ordered by Minnesota Life. |
| HOS Home Office Specimen | PHYS Physical Measurements | Amount is face amount plus additional agreement amounts (when applied for). |
| TI Tele-Interview | TST Treadmill Stress Test | |

To learn more about the Tele-Interview process, call your Minnesota Life underwriter today.

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Criteria for top classes

Factors help determine underwriting class

	Preferred Select criteria	Preferred criteria	Non-Tobacco Plus*
Tobacco	No tobacco or nicotine use in the past 36 months. Nicotine (cotinine) reading on specimen must be negative.	No tobacco or nicotine use in the past 12 months. Nicotine (cotinine) reading on specimen must be negative.	No tobacco or nicotine use in the past 12 months. Nicotine (cotinine) reading on specimen must be negative.
Personal history	No history of diabetes, heart disease, cerebrovascular disease, or cancer (except certain types of basal cell skin cancer).	No history of diabetes, heart disease, cerebrovascular disease or cancer (except certain types of basal cell skin cancer).	No history of diabetes, heart disease, cerebrovascular disease or cancer (except certain types of skin cancer).
Family history	No death of a parent or sibling before age 60, due to diabetes, heart disease, cerebrovascular disease or cancer.	No death of a parent or sibling before age 60, due to diabetes, heart disease or cerebrovascular disease.	No more than one death of a parent or sibling before age 60 due to diabetes, heart disease or cerebrovascular disease.
Cholesterol	Cholesterol level of 240 or less. Cholesterol/HDL ratio must be less than or equal to 5.0.	Cholesterol level of 260 or less. Cholesterol/HDL ratio must be less than or equal to 6.0.	Cholesterol level of 280 or less. Cholesterol/HDL ratio must be less than or equal to 7.0.
Build	Must satisfy the Preferred Select build criteria outlined on this card.	Must satisfy the Preferred build criteria outlined on this card.	Must satisfy Non-tobacco Plus build criteria outlined on this card.
Blood pressure	Must be better than or equal to 135/85, with or without treatment.	Must be better than or equal to 145/90, with or without treatment.	Must be better than or equal to 145/95, with or without treatment.
Driving	No DWI, DUI, or reckless driving in the past 10 years. No more than two moving violations in the past five years.	No DWI, DUI, or reckless driving in the past five years. No more than two moving violations in the past three years.	No DWI, DUI, or reckless driving in the past three years. No more than two moving violations in the past two years.
Alcohol/Substance abuse	No history of, or treatment for alcohol or substance abuse.	No history of, or treatment for alcohol or substance abuse within the last 10 years.	No history of, or treatment for alcohol or substance abuse within the last five years.
Avocations	No ratable avocations.	No ratable avocations.	No ratable avocations.
Aviation	No student or private pilots (unless aviation coverage is excluded). Private pilots considered if IFR rated, 250 or more total hours and flying between 50 and 250 hours annually. Commercially certified pilots are eligible if employed full-time as corporate pilots or as commercial airline pilots.	All pilots are eligible for preferred pricing dependent on their experience and aviation activities, but may be charged a cash extra premium. Or, it may be necessary to exclude aviation coverage to qualify for preferred pricing.	All pilots are eligible for Non-tobacco Plus pricing dependent on their experience and aviation activities, but may be charged a cash extra premium. Or, it may be necessary to exclude aviation coverage to qualify for Non-tobacco Plus pricing.
Residence	Must be a permanent U.S. resident.	Must be a permanent U.S. resident.	Must be a permanent U.S. resident.

Overall medical history will be considered in addition to the above criteria.

*Non-Tobacco Plus not available on all products.

To learn more about underwriting classes, call your Minnesota Life underwriter today.

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Build chart

Height and weight help determine underwriting class

Refer to the chart below when discussing available classes for your client's height and weight.

Height	Maximum Weight										Individual consideration
	Individual consideration	Preferred Select	Preferred	Non-Tobacco+	Standard	B	C	D	E	F	
5'0"	< 95	147	155	170	204	216	226	236	245	254	> 254
5'1"	< 98	152	160	176	209	220	230	240	249	258	> 258
5'2"	< 102	157	165	181	213	224	234	244	253	262	> 262
5'3"	< 105	162	170	187	218	229	240	250	260	270	> 270
5'4"	< 108	166	175	192	224	235	246	257	267	277	> 277
5'5"	< 112	171	180	198	230	243	252	263	274	284	> 284
5'6"	< 115	176	185	203	236	247	258	269	280	291	> 291
5'7"	< 119	181	190	209	242	253	265	276	287	299	> 299
5'8"	< 122	185	195	214	249	261	273	284	295	307	> 307
5'9"	< 126	190	200	220	256	269	281	293	304	316	> 316
5'10"	< 129	195	205	225	263	276	288	300	312	323	> 323
5'11"	< 133	202	213	234	270	283	296	308	320	331	> 331
6'0"	< 137	209	220	244	278	291	304	316	328	339	> 339
6'1"	< 141	214	225	247	286	299	312	324	336	347	> 347
6'2"	< 145	219	230	253	294	307	320	332	344	355	> 355
6'3"	< 149	223	235	258	302	315	328	340	352	364	> 364
6'4"	< 152	228	240	264	310	323	336	348	360	373	> 373
6'5"	< 157	233	245	269	318	331	344	356	369	382	> 382

To learn more about build underwriting, call your Minnesota Life underwriter today.

These are general guidelines used at the discretion of the underwriter. Many other factors, such as family history, smoking status, blood pressure and cholesterol also affect a rating for build.

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Third party financials

Get the right documents for large cases

Minnesota Life specializes in underwriting large face amount cases. To help your underwriter deliver a quick decision, make sure you provide accurate and verifiable information. Face amounts over \$5 million (\$1 million for applicants over age 70) require signed and dated third party financial documents.

Acceptable sources

- Certified Public Accountant (CPA)
- Personal attorney
- Personal banker
- Minnesota Life financial supplement signed by CPA/Attorney
- Tax returns (2-3 years if possible)
- Broker-dealer statements
- Tax assessment or appraisal
- Audited CPA-signed business or personal financial statements

If the potential sale is over \$10 million, your underwriter should review the case before you complete an application. You'll discuss the proposed coverage, competition and details of other policies in force.

To learn more about third party financials or large scale cases, call your Minnesota Life underwriter today.

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