



Underwriting Guidelines

2/2009

MINNESOTA LIFE

A Securian Company

Do not collect money if:

- Your client has been rated or declined for insurance in the past.
- Your client has a history of diabetes, heart disease, cancer or stroke.
- The current life application or total in force with Minnesota Life will exceed \$1,000,000. Money will be returned in these cases.

When you collect money with the application:

- Always give the life receipt to the client.
- Always submit money directly to Minnesota Life. Never hold money at the firm.

When you collect money after the application is completed:

- Always verify that the information on the Part 1 and Part 2 of the application remains as stated. Do not take money if anything has changed on either the Part 1 or Part 2. Call your underwriter to notify them of any changes.
- Always give the life receipt to the client.
- Always submit money directly to Minnesota Life. Never hold money at the firm.

Policy delivery guidelines

A 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

Amounts include current application plus amounts applied for with all companies in the past three years. *Clients should always fast at least eight hours before the blood draw.*

Special blood profile state rules

In the following states, obtain a full blood profile at \$25,000 and above, for ages 15+: CA, FL, NJ, NY, TX and the District of Columbia.

EKG and TST limits

Amounts include current application plus amounts applied for with all companies within the past six months.

Nonmedical limits

Includes all amounts issued only with a nonmedical within the past five years or since last examination for Minnesota Life, whichever is shorter.

Tele-Interview vs. a Part 2 by the advisor, paramedical or MD

Instead of the advisor, paramedical or MD obtaining a Part 2, selecting the Tele-Interview allows the client to avoid 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 for that call ahead of time. After the call, the examiner will visit the client to collect any required lab work and record any necessary physical measurements.

The Tele-Interview process consists of three stages determined by the total face amount requested. Higher face amounts prompt additional underwriting questions.

- *Tele-Basic:* \$0 - \$500,000
- *Tele-Plus:* \$500,001 - \$1.5 million
- *Advanced Tele-Interview:* Over \$1.5 million

Product guidelines

Variable Adjustable Life Survivor

Base requirements on:

- *Half the base, plus*
- *SLT for either or both insureds, plus*
- *Half the EPA amount on the owner*

Adjustable Survivorship Life (issue ages 19-85)

Underwriting requirements for each insured = base amount + 1/2 (ASL Agreement amount). If a base policy is not being simultaneously applied for on the life of the designated insured (the person whose death triggers the right to increase coverage on the primary insured), order the same requirements for the designated insured as 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.)

Additional insured rider

Determine requirements by the age and amount applied for on the additional insured.

Mature underwriting assessment

As baby boomers near retirement, the average age of the life insurance customer is increasing. To keep competitive options on the table, it's crucial to improve knowledge of older-age applicants. Minnesota Life's expertise in geriatric underwriting, with cognitive and mobility screenings, allows us to continue offering Preferred-Select, Preferred and Non-tobacco Plus to many applicants — up to age 85.

Treadmill stress tests are no longer required for applicants over age 70. Third-party financial documents (TPD) will replace Personal Financial Statement (PFS), Personal History Interview (PHI) and Commercial Inspection Report (CIR) for amounts over \$1 million, over age 70.

The paramedical exam now includes additional assessments and screening questions:

- *Activities of Daily Living (ADL) questionnaire*
- *Peak flow testing*
- *Timed get up and go*
- *Clock face drawing*



Exceptional underwriting makes great things possible.

Life underwriting guidelines

For Tele-Interview

Age nearest	Amount										Mature underwriting assessment								
	0-14	15-30		31-40		41-44		45-50		51-54		55-60		61-69		70+			
Tele-Interview Only	0-\$50											PHYS	PHYS	APS	PHYS	APS	PHYS	APS	
	51-99	TELE-INTERVIEW ONLY										PHYS	PHYS	PHYS	APS	PHYS	APS	PHYS	APS
	100		PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	
	101-200		PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	
	201-250		PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	
	251-500		PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	
Tele-Interview + Requirements	501-1,000	PHYS	HOS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS		
	1,001-1,500	PHYS	HOS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS		
	1,501-2,000	PHYS	HOS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS		
	2,001-5,000	PHYS	HOS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS		
	5,001-10,000	PHYS	HOS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS		
	Over 10,000	PHYS	HOS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS		

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

For NonMed/ParaMed/MD Exam

Age nearest	Amount										Mature underwriting assessment								
	0-14	15-30		31-40		41-44		45-50		51-54		55-60		61-69		70+			
NonMedical	0-\$50											PHYS	PHYS	APS	PHYS	APS	PHYS	APS	
	51-99	NONMEDICAL										PHYS	PHYS	PHYS	APS	PHYS	APS	PHYS	APS
	100		LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	LABS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS		
	101-200		LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	LABS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS		
	201-250		LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	LABS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS		
	251-500		LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS	LABS	LABS	PHYS	LABS	PHYS	LABS	PHYS	LABS		
ParaMedical	501-1,000	PHI	HOS	PHI	LABS	PHI	LABS	PHI	LABS	PHI	LABS	PHI	LABS	PHI	LABS	PHI	LABS		
	1,001-1,500	PHI	HOS	PHI	LABS	PHI	LABS	PHI	LABS	PHI	LABS	PHI	LABS	PHI	LABS	PHI	LABS		
	1,501-2,000	CIR	HOS	CIR	LABS	CIR	LABS	CIR	LABS	CIR	LABS	CIR	LABS	CIR	LABS	CIR	LABS		
	2,001-5,000	CIR	HOS	CIR	LABS	CIR	LABS	CIR	LABS	CIR	LABS	CIR	LABS	CIR	LABS	CIR	LABS		
	5,001-10,000	CIR	HOS	CIR	LABS	CIR	LABS	CIR	LABS	CIR	LABS	CIR	LABS	CIR	LABS	CIR	LABS		
	Over 10,000	CIR	HOS	CIR	LABS	CIR	LABS	CIR	LABS	CIR	LABS	CIR	LABS	CIR	LABS	CIR	LABS		

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

- APS** Attending Physician's Statement
- EKG** Electrocardiogram
- LABS** Blood Profile and Home Office Specimen
- TPD** Third Party Financial Documents
- PHYS** Physical Measurements
- PHYSMD** Physical exam and measurements by an MD
- CIR** Commercial Inspection Report
- HOS** Home Office Specimen
- MD** Physician Exam (arranged by paramedical facility)
- PHI** Personal History Interview
- TST** Treadmill Stress Test

*MVRs will be ordered by Minnesota Life. Amount is face amount plus additional agreement amounts (when applied for).

Underwriting classification criteria

	Preferred Select criteria	Preferred criteria	Non-tobacco Plus (term and VUL only)
Tobacco	No tobacco or nicotine use in the past 36 months for Preferred Select. Nicotine (cotinine) reading on specimen must be negative.	No tobacco or nicotine use in the past 12 months to qualify for Nontobacco classification. Nicotine (cotinine) reading on specimen must be negative.	No tobacco or nicotine use in the past 12 months for nontobacco classification. 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 220 or less. Cholesterol/HDL ratio must be less than or equal to 5.0.	Cholesterol level of 240 or less. Cholesterol/HDL ratio must be less than or equal to 6.0.	Cholesterol level of 260 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 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.

Build chart

Height	Individual consideration	Maximum weight									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

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.

MINNESOTA LIFE

Minnesota Life Insurance Company

A Securian Company
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