

Underwriting and New Business participation guidelines extended

Participation guidelines in response to COVID-19 extended to September 15, 2020

In April 2020, Securian Financial implemented changes to our underwriting and new business participation guidelines in response to COVID-19. These changes, shown below, will continue in effect until at least September 15, 2020.

Please also note that effective today, June 3, 2020, all WriteFit[®] applications must be submitted electronically. We have successfully transitioned to an eApp environment over the past 60 days. New applications submitted via paper will be fully underwritten and will not be transferred to eApp for WriteFit consideration. Please connect with your New Business team if you have any questions regarding eApp and/or WriteFit.

Thank you for your continued collaboration as we navigate these uncertain times.

WriteFit

- The maximum face amount for WriteFit applicants ages 18 through 50 is being increased from \$2 million to \$3 million. Applicants ages 51 through 60 continue to be eligible for up to \$1 million of coverage via the WriteFit platform. Eligibility for WriteFit is determined by answers to the tele-interview.

Traditional Life Underwriting (includes underwritten policy changes)

- Insurance ages 71 and older: new applications will not be accepted. Currently pending applicants rated standard or better will be issued. Currently pending applicants who are rated worse than standard will be postponed until at least September 15, 2020.
- Insurance ages 61 through 70: offers for new and pending applicants who are rated Table B or worse will be postponed until at least September 15, 2020.
- Insurance ages 51 through 60: offers for new and pending applicants who are rated Table C or worse will be postponed until at least September 15, 2020.
- Insurance ages 50 and younger: offers for new and pending applicants who are rated Table G or worse will be postponed until at least September 15, 2020.
- Money will not be accepted with new applications until at least September 15, 2020, and temporary insurance agreements will not be available during this time.

SecureCare Universal Life (UL) Underwriting

- Insurance ages 71 and older: new applications will not be accepted. Currently pending applicants with mortality assessed at standard or better will continue to be underwritten. Currently pending applicants with mortality assessed worse than standard will be postponed until at least September 15, 2020.
- Insurance ages 70 and younger: mortality evaluation will need to be standard or better for a SecureCare UL policy to be issued. Applicants who would be table rated for mortality purposes will be postponed until at least September 15, 2020.
- Money will not be accepted with new applications until at least September 15, 2020; and temporary insurance agreements will not be available during this time.