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Individual Life Insurance

Insurance products issued by:
Minnesota Life Insurance Company
Securian Life Insurance Company

5 tools to make it easy when face-to-face isn't an option

Sometimes you can't meet with a potential client face-to-face, but that doesn't mean you can't help them. Securian Financial is here for you and your clients when digital is the answer:

1 Getting in front of prospects	**Prospecting and conversation tools**	We have a package of consumer-approved prospecting and conversation tools to help you identify and engage prospects, as well as materials to help your clients understand how life insurance may fit into their financial strategies.
	Effective web meetings with clients	You don't need to be face-to-face to have an effective meeting with your clients. View our 12 tips for effective web meetings flyer. **View**
2 Writing an application	**eApp**	Our customized eApp[1] allows your clients to only answer relevant questions based on their demographic information and the product they're applying for. Learn more about our eApp process with the How it works flyer. **View**
	Drop Ticket℠	Drop Ticket[2] makes applying for term life insurance easy. Clients provide basic information through our eApp, making the application process quick and easy, so you can spend more time growing your business. Learn more about Drop Ticket. **View**
3 Contact-free underwriting	**WriteFit Underwriting™**	Our WriteFit Underwriting program can accelerate your client's application through the underwriting process in as little as 24 hours.[3] Our How to submit business flyer explains the process of WriteFit Underwriting. **View**
4 Delivering a policy	**ePolicy Delivery**	ePolicy Delivery provides you and your clients a completely paperless application experience with electronic signatures — and allows for life insurance policies to be signed, sealed and delivered in 7 days when used with WriteFit Underwriting. Learn more about ePolicy Delivery with our FAQ flyer. **View**
5 Servicing in-force policies	**My Account**	My Account is our online portal where clients can access their life insurance policies when and where they want. Our My Account client flyer provides your clients instructions on how to register. **View**

Learn more

Want additional resources?
Visit **securian.com/life-solutions**

To learn more about our life insurance solutions, call your Life Sales Support Team today:

1-866-696-6654 (Securian Financial and broker-dealer)

1-888-413-7860, option 1 (Independent brokerage)

1. Dynamic eApp is approved in all states except NY, CA, DC, DE, FL, ND and SD.
2. Drop Ticket is not available in NY.
3. After completion of the tele-interview. For eligible clients.

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, and may contain restrictions, such as surrender periods.

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12 tips for effective web meetings with clients

In today's unprecedented times, it's necessary to come up with new strategies for doing business. Holding client meetings virtually instead of welcoming them into your office will be an important service, especially for older clients. Use these 12 tips to help you hold an effective web meeting – no matter where you are.

1. Choose the right technology for the job

Think about the things you want to accomplish during the meeting: for example, will you need to show them something on your computer screen? Will you want to see something on theirs? Knowing the answers to these questions will help you determine which meeting technology to use.

2. Turn on your web camera and ask them to do the same

Although talking to a camera takes some getting used to, body language is a vital part of communication.

3. Email a personalized meeting invitation

Include simple log-in instructions and a personalized greeting. Do not rely on a meeting app's default invitation to set the appointment!

4. Share an agenda and any documents you'll discuss before the meeting

If your client wants to discuss a specific document during their meeting, ask them to send it to you ahead of time.

5. Control your image

Make the call in a room that gives a strong first impression, such as a boardroom or your office (but only if it's clean!). Buying a webcam instead of relying on your computer's built-in one gives you more control and a better picture. A few simple tricks, like positioning the camera so it's at or slightly above your eyeline, avoiding back-lighting, and clearing up clutter behind you, can go a long way.

Give us a call

We talk to your peers every day and can share some of their best practices.

6. Get creative with hospitality

You can't offer a beverage or take a coat, but you can make time for small talk and find other ways to make a connection and put your client at ease.

7. Security is critical

Whatever meeting technology you choose, make sure it offers end-to-end encryption so the meeting is secure. Zoom's security protocol makes it the preferred meeting technology for many financial professionals.

8. Build in time for troubleshooting

Extend your normal meeting time by a few minutes in case there are technical difficulties. Or if you have support staff, they could call the client before the meeting to talk them through setting up the technology.

9. Use visuals as much as possible

They can help keep your client engaged throughout the meeting. Just make sure to have them ready and open ahead of time!

10. Split the video and audio feed

If a client has a spotty internet connection, consider asking them to call in on their phones and mute their computer audio. If their image freezes, you'll still be able to hear what they're saying.

11. Make sure all the right people are on the line

And if they're not, offer to set up a three-way (or four- or five-way) conference call to get the necessary family members, partners, other financial professionals, etc. "in the room" as well.

12. Update your website to include "virtual meetings" as an offered service

Include a screenshot of an online meeting so clients know what to expect, plus a link to download the meeting technology you use most often.

Securian Financial's qualified retirement plan products are offered through a group variable annuity contract issued by Minnesota Life Insurance Company.

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Individual Life Insurance
eApp

Insurance products issued by:
Minnesota Life Insurance Company
Securian Life Insurance Company

eApp: A tailored, online client application

Life is a little easier with Securian Financial's customized eApp. Your clients only answer relevant questions based on their demographic information and the product they're applying for. This online solution means less paperwork, which saves you time and saves some trees.

Benefits

- Lets you immediately submit application electronically
- Ensures the right forms are completed
- Links easily to the illustration
- Speeds up the application process
- Increases application accuracy[1]
- Offers a more streamlined underwriting process
- Tailored application experience — only asks relevant questions

How the eApp process works

Step 1
Select eApp option from your advisor website, or link directly from illustration system

Step 2
Enter information relevant to your client — no paper required

Step 3
eApp guides you through the data collection process

Step 4
Select from flexible underwriting options

Step 5
Obtain eSignatures (see reverse side for options)

Step 6
Electronically submit application to us through secured channel

Step 7
Monitor your application from start to finish

Convenience for you and your clients

- eSignatures are applied to all required forms so the client only signs once
- No entering duplicate data — client information carries through entire application
- Save and return to incomplete applications at any time
- Choose from several electronic signature options

Choose from 3 convenient eSignature options

With eSignature, you don't have to worry about mailing or faxing documents to clients. Select the eSignature process that works best for you:

Face-to-face

- All applicants must be present
- ID required
- Application can be eSigned immediately

eSignature combo

- Combines face-to-face method with traditional eSignature
- One or more applicants are not present
- Those available eSign immediately (ID required).
- Those not present provide eSignature via email process

eSignature via email

- Applicants do not need to be present
- An email with a link to a secured website is delivered to the applicants
- They follow a few easy steps to electronically sign the application
- Once eSigned, the application will be securely transmitted back to you. You eSign it and forward to us via a secured channel

Learn more

If you have questions, contact the eApp Support Team at 1-800-328-6124.

[1] Applications in good order dependent on accurate data entered.

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Individual life insurance
Drop Ticket℠

Insurance products issued by:
Minnesota Life Insurance Company

Drop Ticket: How it works

Applying for term life insurance just got a little easier

That's because select products are now available for Drop Ticket℠.[1] Which means, only basic client information is required to submit an application. We take care of the rest.

For you, this online solution means less time submitting business, and more time growing it.

Benefits

- Minimal client information required for application submission
- Speeds up the application process
- Offers a more streamlined underwriting process
- Tailored application experience — only asks relevant questions
- ePolicy delivery
- Ensures the right forms are completed

How Drop Ticket works

Step 1
Select eApp option from your advisor website to link to the iPipeline® iGo system.

Step 2
Select the applicable product from the Drop Ticket menu options.

Step 3
Enter information relevant to your client — no paper required.

Step 4
Submit the Drop Ticket (electronic application).

Step 5
Tele-interview is completed by your client.

Step 6
eSignatures are obtained from your client.

Step 7
Completed application is submitted to Securian Financial.

Convenience for you and your clients

Not only do ePolicy delivery and Drop Ticket speed up the application process, they also offer these benefits:

- A paperless experience
- Application to delivery in as little as seven days
- In good order delivery requirements
- Faster coverage for your clients
- DocuSign® technology ensures signatures are on the applicable forms

Your underwriting options

1. WriteFit Express

- No exam or labs
- Standard or better underwriting classes available (select face amounts only)

2. WriteFit

- Qualifying clients will be approved without exams or labs
- Standard or better underwriting classes available[2]

3. Traditional underwriting

- Labs required
- All underwriting classes available (including rated)

Learn more

If you have questions, contact our Enterprise Contact Center at **1-800-643-5728.**

1. Available in compact states only, replacement not allowed.
2. For ages 55-60: Preferred and Preferred Select classes are available.

Life insurance products contain fees, such as mortality and expense charges and may contain restrictions, such as surrender periods.

Drop Ticket℠ may not be available in all states.

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WriteFit Underwriting™
Individual Life Insurance

Insurance products issued by:
Minnesota Life Insurance Company
Securian Life Insurance Company

WriteFit and WriteFit Express: how to submit business

Securian's WriteFit Underwriting™ program can accelerate your clients' applications through our underwriting process within 24 hours.[1] Here's what you need to know before submitting business:

eApp

Available exclusively on eApp

How WriteFit Underwriting works

Select age, product and face amount (see page 2 for details)

$250,000 and under:
Term life, whole life and select universal life products

WriteFit Express required

WriteFit Express
- No exam or labs
- Standard or better underwriting classes available (select face amounts only)

Available exclusively on eApp

Approval within 24 hours

Declined[3]

$2 million and under:
Single-life products[2]

Choose between WriteFit and traditional underwriting

WriteFit
- Qualifying clients will be approved without exams or labs
- Standard or better underwriting classes available[4]

Available exclusively on eApp

Underwriting determines WriteFit qualification

Client qualifies[5]

Approval within 24 hours

Client does not qualify

Re-route to traditional underwriting

Traditional underwriting
- Labs required
- All underwriting classes available (including rated)

eApp or paper application

1. Upon completion of the tele-interview
2. Excludes WriteFit Express, SecureCare and must meet age and product specific guidelines.
3. If declined, a 90-day waiting period will be enforced before a new application can be submitted.
4. For ages 55-60: Preferred and Preferred Select classes are available.
5. Once accelerated, applicant cannot switch to traditional underwriting.

Product details

The chart below shows the products, face amounts and underwriting classes available for WriteFit and WriteFit Express.

Remember: once you enter your client's age, the product and face amount, eApp will guide you through the online application process and only show information relevant to your client.

WriteFit

Products	Issue ages	Face amounts	Underwriting classes
Single-life products[2]	18-50	$0 - $2,000,000 (excludes WriteFit Express products and face amounts listed below)	Standard or better
	51-60[4]	$0 - $1,000,000 (excludes WriteFit Express products and face amounts listed below)	Standard or better

WriteFit Express

Products	Issue ages	Face amounts	Underwriting classes
Advantage Elite Select Term Life	16-54 (10-, 15- and 20-year durations)	$50,000 - $99,999	Standard
	16-45 (30-year duration)	$100,000 - $250,000	Standard or better
Value Protection IUL	0-15	$50,000 - $250,000	Preferred
	16-54	$50,000 - $99,999	Standard
		$100,000 - $250,000	Standard or better
Eclipse Accumulator IUL and Eclipse Protector II IUL	0-17	$50,000 - $250,000	Preferred
	18-54	$100,000 - $250,000	Standard or better

Product features and availability may vary by state.

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Insurance products issued by:
Minnesota Life Insurance Company
Securian Life Insurance Company

FREQUENTLY ASKED QUESTIONS

ePolicy Delivery

How does ePolicy Delivery work?

1. **Your clients consent to ePolicy Delivery while applying through the eApp during the signature process.**

2. **You have the option to elect ePolicy Delivery on the eApp. Even if your clients consent to eDelivery, you get to choose if the policy will be eDelivered or not.**

3. **Once the policy is approved and ready for delivery, the DocuSign® process can begin. With just a few clicks, the policy is reviewed, signed and returned to us. The DocuSign technology ensures the correct signatures are collected on the right forms, making eApp business easy.**

What products are available for ePolicy Delivery?

ePolicy Delivery is available for all products except SecureCare Universal Life.

When is a policy ineligible for ePolicy Delivery? How will I be notified if it's ineligible?

We have included the most common delivery requirements for ePolicy Delivery. However, certain delivery requirements may cause the policy to be ineligible. There is no notification to you or your clients when a policy is ineligible. Ineligible policies are sent via paper and the standard delivery method.

Can I "opt in" or decide whether the policy is electronically delivered?

Yes. ePolicy Delivery is optional (except for Drop Ticket applications). Financial professionals can elect ePolicy Delivery during the eApp process.

Can clients change their election (opt-in or opt-out) after the eApp is submitted?

Your clients can opt out of ePolicy Delivery after the eApp is submitted. However, if they don't opt in during the eApp process, they cannot change their election once the eApp has been submitted.

What documents will clients receive electronically if they opted in to eDelivery?

eDelivery is only available for policy delivery requirements at this time.

Can I send a personalized comment to clients?

No, the email sent via DocuSign is standard messaging.

What you need to know about DocuSign®

How does the authentication process work?

All signers will receive an email with a secure link. To access the policy and documents contained in the link, each signer must authenticate themselves using a four-digit PIN that will be either the last four digits of the signer's Social Security number (SSN) or Taxpayer Identification Number (TIN). If an ePolicy Delivery case manager has been added, their PIN will be the first four digits of your Securian Financial life insurance code.

What happens if the DocuSign link has expired?

You will receive notification from Securian Financial that the link has expired. If you do not provide direction within five business days, the paper policy will be mailed to you.

Can I resend the link if my client lost the email?

No, you can contact Securian Financial to resend a lost email link, as long as it has not expired. Expired links cannot be reset.

How long is the DocuSign email valid?

The DocuSign email link is good for 14 calendar days. For example: If it takes you 10 days to sign, the client would only have four days then to sign before it would expire.

How do I know when the signatures are completed?

All signers receive a "Completed" email from DocuSign with a link to the signed documents. You can also view the status of all signers from the "eDelivery Details" tab within the Life Pending Business Tool.

How do I cancel or decline if I need to make changes?

Click "Other actions" then select "Cancel/decline" within DocuSign. Notify Securian Financial if you need to make changes or would prefer paper delivery.

I still have questions — who do I contact for help?

Call our customer service team at 1-800-643-5728 or send us an email at **policydeliveryteam@securian.com.**

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Access your financial accounts in 3 easy steps

With Securian Financial's My Account, you can easily access your individual life insurance, annuity and investment account information with us — when and where you want.

Register for My Account in 3 easy steps:

1. Go to **securian.com/myaccount** and click on "Register now"
2. Enter your personal information and complete the validation
3. Create a user ID and password

Once registered, you can:

- View account balances
- Update contact and beneficiary information
- Communicate with your financial professional
- Submit certain transactions and more!

Log in to **My Account** today!

Contact us

If you have questions about your life insurance policies or annuity contracts contact us Monday through Thursday 7 a.m.-6 p.m. CT and Friday 7 a.m.-4:30 p.m. CT. For investments, contact us Monday through Friday 8 a.m.-4:30 p.m. CT:

- Life insurance: 1-800-643-5728
- Annuity contracts: 1-800-362-3141
- Investments: 1-800-820-4205, option 2

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