



Securian's WriteFit Underwriting offers a right-sized underwriting approach. By applying for life insurance with WriteFit, **your healthiest clients could be approved for coverage in fewer than three days.**<sup>1</sup>

### Why WriteFit?

WriteFit Underwriting offers the potential for:

- Simplified, less invasive underwriting **without lab requirements.**
- Faster underwriting decisions, allowing you to **get paid faster.**
- Overall **improved client experience.**

### Is my client the right fit?

If your client meets the following criteria, he or she may be eligible for WriteFit Underwriting:

- ✓ Age 18-54
- ✓ Applying for a single-life policy
- ✓ Applying for a face amount up to \$1 million<sup>2</sup>
- ✓ Applying via Quick eApp
- ✓ Using the tele-interview process<sup>3</sup>

**LEARN HOW** right-sized underwriting can benefit you and your healthiest clients.  
Call your Life Sales Support team today:

- 1-877-696-6654 (Securian and Broker-Dealer)
- 1-888-413-7860, Option 1 (Independent Brokerage)

<sup>1</sup> After completion of the tele-interview.

<sup>2</sup> Excludes Express Issue.

<sup>3</sup> Information from tele-interview helps determine whether client qualifies for WriteFit Underwriting.

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# Conditions not eligible for Express Issue and WriteFit Underwriting

**The following impairments are not eligible for Express Issue and WriteFit Underwriting consideration.**

This list shows some of the more common impairments and is not a comprehensive list. For questions pertaining to a specific impairment not listed, please contact your advisor.

**Please note this important difference between Express Issue and WriteFit Underwriting:**

- **Express Issue:** clients with specified impairments will result in a decline<sup>1</sup>
- **WriteFit:** clients with specified impairments will be sent through traditional underwriting

## Medical impairments

- Alcoholism
- Asthma that includes:
  - A history of hospitalizations,
  - Oral steroid use, or
  - Required multiple medications
- Atrial fibrillation
- Barrett's Esophagus
- Blood clotting or bleeding disorders, including any ongoing treatment with blood thinners
- Cancer:
  - Any history within 10 years, except some Basal cell or squamous cell cancers
  - Any metastatic history
- Cerebrovascular disease, including history of:
  - CVA
  - Stroke
  - TIA
- Chronic Obstructive Pulmonary Disease (COPD/Emphysema)
- Cirrhosis of the liver
- Congestive heart failure
- Crohn's Disease
- Depression - moderate to severe
- Diabetes
- Down's syndrome
- Drug use
  - Any use of illegal drugs
  - Any abuse of prescription drugs
- Eating disorders
- Gastric Bypass/Lap Band
- Heart disease, including history of:
  - Angioplasty
  - Bypass
  - Heart attack or myocardial infarction
  - Stent placement
- Hepatitis B or C
- HIV/AIDS
- Kidney failure or transplant history
- Systemic Lupus Erythematosus (SLE)
- Lyme disease: current or within 6 months of recovery
- Mental disorders, including:
  - Bipolar disorder
  - Schizophrenia
- Multiple Sclerosis (MS)
- Overweight or underweight - see build chart
- Paralysis
- Parkinson's Disease
- Peripheral Artery Disease (PAD)
- Peripheral Vascular Disease (PVD)
- Rheumatoid arthritis
- Seizure disorders or history of same within 5 years
- Ulcerative Colitis (UC)

## Nonmedical impairments

- Declined or rated for life insurance within last 5 years
- Felony within last 5 years
- Multiple DUIs
- Rock climbing at Yosemite Decimal System ratings of 5 or greater
- Current probation or jail
- Scuba diving greater than 100 feet
- **WriteFit only:** No labs have been ordered or completed within last 12 months for life or disability insurance

<sup>1</sup> If declined, a 90-day waiting period will be enforced before any new application can be submitted.

These are general guidelines used at the discretion of the underwriter. There are other situations where an attending physician's statement may be necessary to underwrite, including advanced medical testing and other medical impairments not mentioned above. If an attending physician's statement is necessary, we require traditional underwriting.

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F88056-6 11-2016 DOFU 11-2016

## Express Issue and WriteFit **build chart**

### Height and weight help determine underwriting class

Refer to this chart regarding eligibility for Express Issue and WriteFit Underwriting.

Height	Weight range (in lbs)
4'8"	80-170
4'9"	83-176
4'10"	86-182
4'11"	89-188
5'0"	92-195
5'1"	95-201
5'2"	98-208
5'3"	102-215
5'4"	105-221
5'5"	108-228
5'6"	112-235
5'7"	115-243
5'8"	118-250
5'9"	122-257
5'10"	125-265
5'11"	129-272
6'0"	133-280
6'1"	136-288
6'2"	140-296
6'3"	144-304
6'4"	148-312
6'5"	152-320
6'6"	156-329
6'7"	160-337
6'8"	164-346

These are general guidelines used at the discretion of the underwriter.

Weight ranges include all available underwriting classes for Express Issue and WriteFit.

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F76777-17 Rev 11-2016

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