

# Mortality credits guidelines

Securian Financial has developed a reputation for improving underwriting standards through ongoing research and development. Our mortality credits program allows for better-than-published guidelines decisions for many of your clients. Please note: The guidelines and exceptions below assume no other exceptions are being made.

## Family history Preferred class guidelines

Preferred Select	Preferred	Non-tobacco Plus
<b>Guideline</b> No death of a parent or sibling before age 60 due to coronary artery disease, cerebrovascular disease or cancer of breast, colon, ovary, pancreas, prostate, stomach, melanoma	<b>Guideline</b> No death of a parent or sibling before age 60 due to coronary artery disease or cerebrovascular disease	<b>Guideline</b> No more than one death of a parent or sibling before age 60 due to coronary artery disease or cerebrovascular disease
<b>Qualification</b> If the first-degree relative died at age 58 or 59, it is ok to consider for best class.	<b>Qualification</b> If the first-degree relative died at age 58 or 59, it is ok to consider for best class.	<b>Qualification</b> If the first-degree relative died at age 58 or 59, it is ok to consider for best class.

## Tobacco guidelines

Preferred Select pricing	Non-Tobacco pricing for all other rate classes	Tobacco pricing
<b>Guideline</b> No tobacco or nicotine surrogate use in the past 36 months; negative specimen	<b>Guideline</b> No tobacco or nicotine surrogate use in the past 12 months; negative specimen	<b>Guideline</b> More than 24 tobacco uses per year Positive nicotine (cotinine) marker on urine specimen, regardless of admitted usage
<b>Exceptionally, will allow:</b> 12 or fewer cumulative tobacco uses per year and nicotine (cotinine) marker on urine specimen is negative Tobacco uses include cigar, pipe, chew, cigarette and nicotine surrogates	<b>Exceptionally, will allow:</b> 12-24 cumulative tobacco uses per year and nicotine (cotinine) marker on urine specimen is negative Tobacco uses include cigar, pipe, chew, cigarette and nicotine surrogates	

## Cholesterol Preferred exceptions

Preferred Select	Preferred	Ages > 50	Non-Tobacco Plus
<ul style="list-style-type: none"> <li>Cholesterol <math>\leq</math> 250 and ratio 4.5; may include treatment for hypertension and/or cholesterol</li> </ul>	<b>Ages &lt; 50</b> <ul style="list-style-type: none"> <li>Cholesterol &lt; 270 and ratio &lt; 6.0 with no treatment for hypertension or cholesterol</li> <li>Cholesterol &lt; 300 and ratio &lt; 5.0, with no treatment for hypertension or cholesterol</li> </ul>	<b>Ages &gt; 50</b> <ul style="list-style-type: none"> <li>Cholesterol &lt; 300 and ratio &lt; 6.0 with no treatment for hypertension or cholesterol</li> </ul>	<ul style="list-style-type: none"> <li>Cholesterol up to 300 and ratio up to 7.0 with no treatment for hypertension or cholesterol</li> </ul>

## Build stretch exceptions

Preferred Select	Preferred	Non-Tobacco Plus
If applicant meets all Preferred Select criteria except Build (and Build still meets the published Preferred limit), we will issue at Preferred Select.	If applicant meets all Preferred criteria except Build (and Build still meets the published Non-Tobacco Plus criteria), we will issue at Preferred rates.	If applicant meets all Non-Tobacco Plus criteria except Build (and build meets the published non-tobacco plus criteria), we will issue at Non-Tobacco Plus rates.

## Driving history exceptions

Preferred Select	Preferred	Non-Tobacco Plus
<ul style="list-style-type: none"> <li>No DWI, DUI or reckless driving in the past 9 years and 9 months</li> <li>No more than 2 moving violations in the past 4 years and 9 months</li> </ul>	<ul style="list-style-type: none"> <li>No DWI, DUI or reckless driving in the past 4 years and 9 months</li> <li>No more than 2 moving violations in the past 2 years and 9 months</li> </ul>	<ul style="list-style-type: none"> <li>No DWI, DUI or reckless driving in the past 2 years and 9 months</li> <li>No more than 2 moving violations in the past 1 year and 9 months</li> </ul>



### Our innovative underwriting gets you to the top, and we'll help keep you there

For more information about these underwriting exceptions and stretch guidelines, contact your Life Sales Support Team today:  
**1-877-696-6654** (Securian Financial and Broker-Dealer)  
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