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Individual Life Insurance

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

Recreational marijuana use underwriting guidelines

Securian Financial has developed a reputation for improving underwriting standards through ongoing research and development. Many factors go into an underwriting decision. The below guidelines are for recreational use of marijuana.

Recreational marijuana use guidelines:

Recreational marijuana use guidelines apply to applicants over age 18 and for marijuana that is ingested, inhaled or administered topically.

WriteFit Underwriting™:

Usage (Ages 26 and up)	Underwriting class*
Experimental or occasional use up to 3 times per month	Preferred-Select
Intermittent use up to 9 days per month	Preferred Non-tobacco
Use greater than 9 days per month	Traditional Underwriting required
Ages 18-25	Traditional Underwriting required

Traditional Underwriting:

Usage (Ages 18 and up)	Underwriting class
Experimental or occasional use up to 3 times per month	Preferred-Select
Intermittent use up to 9 days per month	Preferred Non-tobacco
Moderate use 10-16 days per month	Ages 18-24 Standard non-tobacco Ages 25-39 Non-tobacco plus Ages 40+ Preferred Non-tobacco
Heavy use greater than 16 uses per month	Ages 18-24 Table D Ages 25-39 Table C Ages 40+ Table B

*Qualifying clients without additional risk factors.

To learn more about our competitive underwriting, contact your underwriter today.

Additional considerations:

Medicinal (prescribed) Marijuana – Traditional Underwriting required. Ratings based on impairment being treated and any associated risk factors.

- CBD oil – No additional rating and eligible for Preferred Select
- Tobacco rates apply for marijuana use classified as heavy, in combustible or vaped formats.

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Insurance products are issued by Minnesota Life Insurance Company in all states except New York. In New York, products are issued by Securian Life Insurance Company, a New York authorized insurer. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. Both companies are headquartered in St. Paul, MN. Product availability and features may vary by state. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

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