



Longevity credit program guidelines: For ages 70 and over

Securian Financial rewards healthy lifestyles with better rates through our longevity credit program for individuals aged 70 and over. Qualified applicants benefit from a full risk class improvement through recognition of health lifestyle and favorable longevity attributes.

The below outlines the required eligibility criteria and favorable longevity attributes necessary for qualification:

Clients must meet all these criteria:

- Age 70 or older
- Non-tobacco user
- No history of substance abuse
- No personal history of cancer (except BCC or SCC skin cancers)
- Currently rated Preferred to Table B
- No prior Preferred stretch qualification

Applicants can qualify for one risk class improvement by demonstrating at least two of these favorable factors:

| Longevity attributes | Qualification details |
|-------------------------|---|
| Family longevity | Both parents lived beyond age 70 |
| Active lifestyle | Regular exercise OR high capacity on recent cardiac stress test |
| Healthy lab results | Favorable serum albumin on insurance labs |
| Healthy blood pressure | Readings at or below 130/80 |
| Heart health indicators | NT-proBNP below 125 for males, below 150 for females |

What's next?

Our underwriting team will carefully review for eligibility and verify longevity attributes. When two or more criteria are confirmed, we will automatically apply the risk class improvement to the offer.



Contact us

For more information on how this program can benefit your clients or to learn more about our underwriting offerings, contact your Life Sales Support Team today:

1-877-696-6654 (Broker Dealer)

1-888-413-7860 (BGA)

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

Life insurance products contain charges, such as Cost of Insurance Charge, Cash Extra Charge, and Additional Agreements Charge (which we refer to as mortality charges), and Premium Charge, Monthly Policy Charge, Policy Issue Charge, Transaction Charge, Index Segment Charge, and Surrender Charge (which we refer to as expense charges). These charges may increase over time, and these policies may contain restrictions, such as surrender periods. Policyholders could lose money in these products.

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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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