

Securian Financial Life Operations and Underwriting COVID-19 Response and FAQ

The well-being of our customers, associates and community is important to Securian Financial. As the COVID-19 situation continues to evolve, Securian Financial remains focused on delivering strong service and solutions. As critical colleagues, it is important for you to be aware of the measures we are taking amid the current events to serve you and our mutual customers.

For up to date information from Securian Financial to help you navigate during this rapidly changing environment, visit our [financial professional site](#)

Underwriting & New Business – General Operations

Question	Answer
How is Securian Financial's Life Underwriting & New Business team operating in the current environment?	We are continuing to process business and remain open for service. Our teams are working remotely and are well positioned to continue business operations remotely.
Is Securian Financial able to continue working at full capacity while working from home?	Yes, we are well positioned for remote work.
Will it be business as usual for Securian Financial?	We are generally operating 'business as usual'. We strongly encourage you to leverage our digital tools and accelerated underwriting program during this time of social distancing. Check out the link below for an overview of the available tools: - Making life easy – for you and your clients'
Will service levels be impacted by remote work, stay at home mandates, etc.?	We are not anticipating an impact to service levels; however, we will update this FAQ should that change.

We are working closely with our exam vendors where delays may be experienced with paramedical services or medical records retrieval.

Underwriting & New Business - Underwriting

Question	Answer
How is underwriting being impacted and should we expect any delays?	<p>Securian Financial's underwriting philosophy has not changed. COVID-19 developments are occurring rapidly. We are continuing to evaluate the current environment and may make changes and adjustments in the future as needed.</p> <p>We are working closely with our exam vendors who are operating in compliance with state and regional restrictions. Although exam vendors are looking to continue serving customers, we understand that state mandates may reduce the feasibility of completing physical exams and obtaining medical records.</p> <p>WriteFit Underwriting™ is the optimal solution for eligible clients during this time where paramedical exams may be limited as your client has the potential for a fluid-less experience.</p>
Are you eliminating exams or making changes to exam guidelines?	<p>No, however, we have temporarily enacted WriteFit¹ procedural changes in the following way:</p> <ul style="list-style-type: none">• We have increased the maximum face to \$3,000,000 through age 50.• We expanded our capabilities to allow paper applications and cases where the client 'opted-out' to use our WriteFit program for the ages and face amounts where WriteFit is available. We will apply WriteFit tools and guidelines with no stretch criteria available.• For applications where WriteFit is not available or WriteFit applications are not accelerated, we are ready to reach out to identify alternative methods of obtaining information to underwrite. Refer to this communication with more details on the alternative tools we are using today Learn more <p>Note: These changes are in effect until further notice. To learn more about our temporary changes and available tools, visit our news section on the financial</p>

professional site.

Will there be any holds on decisions?

- If an applicant has planned travel/residency to a restricted area as deemed by the Centers for Disease Control (CDC) within the next six months, a postponement may be warranted.
- If an applicant has symptoms matching COVID-19, a postponement for evaluation until 4 weeks after full recovery may be warranted.
- If an applicant has been tested and deemed positive for COVID-19 and has experienced:
 - Mild symptoms with no hospitalization – postponement may be required until confirmation is received 4 weeks post recovery by a healthcare provider.
 - Moderate to severe symptoms and/or hospitalization was required – postponement will occur until current evidence of good health by a medical practitioner (APS) is received more than 4 weeks post recovery.

Are you asking any questions regarding COVID-19?

Yes. To ensure the safety of both the applicant and the examiner, two questions will be asked to determine whether an applicant has COVID-19 symptoms (or if they have been in contact with someone who has) and if they've travelled within the past 14 days to one of the countries indicated by the CDC as high risk or gone on a cruise. If the answer is yes, the physical exam will be postponed for at least 14 days.

I have clients who are concerned about having an examiner come into their home during this time. Do you have any guidance?

WriteFit Underwriting is the optimal program for eligible applicants as over 60%² of applicants make it through the program without the need for a physical exam.

- [WriteFit: How to submit business](#)

Exams can be scheduled as far out as 45 days. If we see a need to make the time period longer, we will evaluate at that time.

Life insurance applications are valid for 1 year from the signature date and Securian Financial will keep the file open while we work to obtain the requested requirements.

New Business – Application Process

Question	Answer
Are there any changes expected to Securian Financial's application process?	<p>Not currently. As a reminder, we offer eApp and Drop Ticket® submissions for our life insurance products. Learn more here:</p> <ul style="list-style-type: none"> • eApp: How it works • Drop Ticket: How it works
Do you accept DocuSign®?	<p>Yes, we accept DocuSign for nearly all forms including applications and delivery requirements. Learn more here:</p> <ul style="list-style-type: none"> • DocuSign FAQ <p>Note: Financial professionals affiliated with a Securian Financial Network* firm need to leverage DocuSign through the EMMA platform.</p>
Are there any forms that can be moved to sign at delivery rather than up front?	Currently, there are no changes to Securian Financial's process.
Are you extending delivery requirement deadlines?	Not at this time. We will continue to support Financial Professionals in collecting all delivery documents to ensure complete contracts.
Are there any changes to payment methods or a preference for payment on delivery?	<p>There are no changes to Securian Financial's payment methods. As a reminder, we offer the following payment methods:</p> <ul style="list-style-type: none"> • Check (include the policy number) and mail to: Minnesota Life Insurance Company or Securian Life Insurance Company Individual Policyowner Services 400 Robert Street North St. Paul, MN 55101-2098 • Authorization over phone – call 1-800-643-5728 • Completion of EFT form • Cashier's check – include purchaser, account holder, or remitter's name as well as confirmation of their affiliation as 'purchaser', account holder, or 'remitter' clearly printed on the check • Wire – contact your new business team for wire details
Can customers submit payments with a debit or credit card?	Not currently.

How can I review the status of an application digitally?

Leverage our Life Pending Business Tool – review status of pending applications, review and resolve outstanding requirements, and send communications to the home office team

New Business – Delivery Process

Question	Answer
What options does Securian Financial offer for policy delivery?	<p>Paper policy delivery</p> <p>ePolicy Delivery</p> <ul style="list-style-type: none">• Available exclusively for eApp and Drop Ticket submissions• Available for all products on eApp except for SecureCare Universal Life <p>ePolicy Delivery FAQ</p>
Can you mail a paper policy to a different address than what is on file?	<p>No. We are actively reviewing opportunities to mail new contracts directly to financial professionals as we understand many offices have closed. For now, policies continue to be mailed to the location determined by the relationship. ePolicy Delivery is the preferred delivery option and we recommend new life insurance applications be submitted via eApp for ePolicy Delivery eligibility.</p>
Are you extending delivery requirement deadlines?	<p>Not at this time. We will continue to support Financial Professionals in collecting all delivery documents to ensure complete contracts. Contact your Securian New Business team to discuss any case concerns.</p>
Can we do ePolicy Delivery for paper apps?	<p>Currently, we do not have the ability to allow policies to be eDelivered for paper application submissions.</p>
Can I access a copy of the life insurance policy and delivery requirements online?	<p>Yes. The Securian Advisor website provides access to a copy of the life insurance policy and delivery documents. Click here to learn more about the Life Policy Documents tool.</p>
In Force Policies	

What will happen if the customer cannot pay premiums during this challenging time?

Protecting customers' hopes and dreams is at the heart of Securian Financial's purpose. This is why amidst current events, Securian Financial has enacted the below premium leniency policy for its individual life insurance policies:

- Policies that were set to lapse between March 4th, 2020 and June 1st, 2020 will have their grace period extended by 60 days, or until the end of the state mandated leniency period, whichever is later.
- Securian Financial will automatically stop eligible policies from lapsing. No need to make a request to your in-force team as this will be automatically applied

We will continually monitor this program and may adjust over time to ensure we are meeting state requests.

It's important to note that we are not waiving the premium payments. Premium notices will still be mailed out, scheduled EFT drafts will continue, policy charges will still be accrued, and we will still be accepting premium payments. The benefit of this plan is that we will not be lapsing any policies for non-payment of premium if they meet the guidelines noted above.

Securian Financial remains committed to assisting any contract holder who wishes to discuss options for their policy and will evaluate payment plans for past-due premium, as warranted.

How do customers request a withdrawal or policy change?

Withdrawal and policy change requests must be made in writing, signed and dated. The request can be mailed to Securian Financial or sent as an email attachment to IDLPA@securian.com

Where can my customer view their account balances?

MyAccount
[MyAccount client flyer](#)

What transactions can be completed online?

Use eService Center or MyAccount to complete the certain transactions.

Where can I find digital copies of the correspondences sent via mail if I am not checking my office mail at this time?

You can view electronic copies on the eService Center or Life Insurance Policy Documents tool on the Securian Financial financial professional website.

Customer Service

Will Securian Financial's hours of operations change?

The Life Customer Contact Center hours will remain:

Monday – Thursday 7:00 a.m. – 6:00 p.m. CST

Friday 7:00 a.m. – 4:30 p.m. CST

1 WriteFit and WriteFit Express are available under our WriteFit Underwriting program. These statements only apply to WriteFit.

2 Statistic as of February 15, 2020. WriteFit and WriteFit Express are available under our WriteFit Underwriting program. This statistic only applies to WriteFit and is based on Securian's experience with WriteFit and traditional underwriting.

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