

Exciting changes for WriteFit

Effective June 1, 2024, we are making some changes to our WriteFit Underwriting™ program that will help improve the customer experience, increase efficiency, and simplify underwriting requirements. This will also impact eApp requirements. These changes help support the transition to a more digital application process through eApp.

What's changing?

- Discontinuation of WriteFit Express
- WriteFit eligibility ages 0-60
- WriteFit required for all products with face amount of \$500k or less for ages 0-60.
- Term minimum issue age increased to age 18 (previously 16)
 - Juvenile term policies will no longer be available (NY included).

To promote transition to a more digital application process:

- eApp requirement of \$3M or less on term; \$500K or less on permanent products
- eApp requirement of \$500K or less on survivorship products
- Increase minimum face amounts to:
 - \$250,000 on term (NY included)
 - \$100,000 on IUL products; \$200,000 for survivorship products

New guidelines

| | eApp requirement | WriteFit requirement* | WriteFit optional |
|-------------------|------------------------|-------------------------|-------------------------|
| Term | \$250,000 to \$3M | \$250,000 to \$500,000 | \$500,001 and above |
| Perm | \$100,000 to \$500,000 | \$100,000 to \$500,000 | \$500,001 and above |
| Joint Life | \$200,000 to \$500,000 | WriteFit not available. | WriteFit not available. |

*Issue ages 0 – 60 where applicable. If insured is ineligible for WriteFit, they will move to traditional underwriting. WriteFit will remain optional for all face amounts in NY.

Note:

- No changes from a permanent policy to a term policy with a face amount less than \$250,000
- No term policies with a face amount less than \$250,000
- Paper applications will not be accepted for term policies below \$3M or permanent policies below \$500,000.

NO EXCEPTIONS will be made.

Products impacted:

- Term (NY and drop ticket included)
 - Advantage Elite Select 10, 15, 20, and 30 year

- Permanent
 - Eclipse Accumulator Indexed Universal Life (IUL)
 - Eclipse Protector II IUL
 - VUL Defender®
 - Premier Variable Universal Life (VUL)
 - VUL Survivor and Eclipse Survivor II IUL – eApp only- not available for WriteFit.

Products not listed are out of scope or don't offer eApp or WriteFit.

Transition rules:

- eApps that are eSigned and received at Securian Financial **before June 1st, 2024**, will follow current WriteFit Express and WriteFit program rules.
- eApps received at Securian Financial **on or after June 1st, 2024**, will follow new WriteFit program rules.

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

Product features and availability may vary by state.

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 the policies may contain restrictions, such as surrender periods. Variable life insurance products contain fees, such as mortality and expense charges, and may contain restrictions, such as surrender periods. There may also be underlying fund charges and expenses, and additional charges for riders that customize a policy to fit individual needs. Charges and expenses may increase over time. The variable investment options are subject to market risk, including loss of principal.

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