securian FINANCIAL®

The application process is easier than you may think

Group life insurance, in effect during your active employment, offers a cost-effective way to temporarily bulk up your level of protection during the time an unexpected death would likely have the biggest financial impact on your family. Enrolling for coverage may involve answering health questions.

1. Choose your insurance amount

Don't let the need to answer health questions deter you from enrolling for the coverage you need to help protect your family's financial future.

2. Answer health questions

Answer three questions about your health history, along with height and weight.

3. Receive a decision

Based on your answers, it will be determined whether anything further is needed to make a decision to approve or decline the application.

- Up to 60% of applications are instantly approved[1]
- Additional information may be required, such as a medical questionnaire and/or medical records from your doctor
- Once all additional information is received and reviewed by Securian Financial, we will communicate a decision

If by any chance your application is not approved, you will still get any coverage you chose that did not require the health questions and the decision will not affect any coverage you already have.

Questions?

If you have concerns about your health history making you ineligible for insurance, we welcome you to call Securian Financial at **1-800-872-2214**.

1. Based on Securian Financial's underwriting data as of February 2022. Immediate approval rate may vary by client.

Insurance products are issued by Minnesota Life Insurance Company or 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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