

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. Depending on when you enroll and/or the level of coverage you choose, 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 applying for the coverage you need to help protect your family's financial future.

2. Answer health questions

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

3. Receive a decision

Based on your answers, Securian Financial will determine if we need anything further.

- Up to 60% of applications are instantly approved¹
- Additional information may be required, such as a more detailed medical questionnaire and/or medical records from your doctor
- Once Securian Financial receives and reviews all additional information, we will communicate a decision

If 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.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Minnesota Life Insurance Company and Securian Life Insurance Company are subsidiaries of Securian Financial Group, Inc.



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