



Insurance products issued by:  
Minnesota Life Insurance Company  
Securian Life Insurance Company



# Competitive underwriting for NT-proBNP

N-terminal pro-BNP (NT-proBNP) is a well-studied laboratory test used as a predictor for the development of heart failure, cardiovascular disease and cardiac-related deaths.

And we're pleased to announce we can offer competitive underwriting decisions through our new guidelines and simplified crediting program for NT-proBNP laboratory results.

Here's what to expect:

## More competitive offers

- Expanded eligibility for Standard, Non-Tobacco Plus, Preferred and Preferred-Select classifications
- Improved crediting program incorporates our holistic approach to underwriting:
  - Standard or better cases may qualify for a one-class improvement
  - Sub-standard cases may qualify for up to a two-class improvement

## Better turnaround times

- Simplified, more competitive guidelines will enable underwriters to deliver quicker decisions
- **Improved risk approaches** will reduce the need for escalated handling or additional discussions between financial professionals, clients and underwriters

We continue to look for ways to provide an overall improved experience for you and your clients and we're excited that this new enhancement will help you provide life insurance to more of your clients. To learn more about our underwriting approach, visit our website.

**Please note: The above does not apply to the SecureCare™ product line.**

Learn more

## Contact us

### Questions?

Please call our Life Sales Support Team at [1-888-413-7860](tel:1-888-413-7860), option 1



PREPARE  
PROTECT  
SECURE

Connect with us



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 products may contain restrictions, such as surrender periods. Policyholders could lose money in these products.

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SecureCare refers to a line of hybrid life/long-term care insurance products issued by Minnesota Life Insurance Company, including SecureCare Universal Life and SecureCare III, a non-participating whole life policy with long-term care. SecureCare (including SecureCare Universal Life and/or SecureCare III) may not be available in all states. Product features, including limitations and exclusions, may vary by state. SecureCare products contain qualified long-term care agreement(s) that cover care such as nursing care, home and community-based care, and informal care as defined in those agreements. These agreements provide for the payment of a monthly benefit for qualified long-term care services. These agreements are intended to provide federally tax qualified long-term care insurance benefits under Section 7702B of the Internal Revenue Code, as amended. However, due to uncertainty in the tax law, benefits paid under these agreements may be taxable. Additionally, SecureCare products may contain other additional agreements, which may be subject to additional costs and restrictions, and may not be available in all states or exist under a different name in various states.

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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