

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 and provide your 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 76% of applications are instantly approved.¹
- Additional information may be required, such as a medical questionnaire and/or medical records from your doctor.
- Once Securian Financial receives and reviews all additional information, 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 January 2025. 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.

In certain circumstances the coverage you elect may require us to approve Evidence of Insurability (EOI) before coverage takes effect. If EOI is required, you should receive correspondence from us indicating we have approved your EOI before your employer deducts or submits premiums for the portion of coverage requiring EOI. If you have questions about whether EOI is required for coverage or has been approved, contact us at 866-889-6221.

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.



[securian.com](https://www.securian.com)

400 Robert Street North, St. Paul, MN 55101-2098
©2025 Securian Financial Group, Inc. All rights reserved.

F95189-1 Rev 1-2025 DOFU 1-2025
4152300