



Updated guidelines may allow for more preferred class opportunities

We've updated our underwriting guidelines for applicants with **mildly elevated liver enzymes** who have no known history or inclination of alcohol misuse or liver disease. In cases where elevations may be related to benign causes such as medications or supplements, for example, eligible applicants may now qualify for preferred risk classes.

Let's take a look at an example:

Applicant snapshot:

- Male, age 36, applying for \$750,000 of 30-year term
- The applicant discloses he drinks 3-4 drinks per week, no tobacco use
- Build: 6'6", 243 lbs
- Blood pressure: 138/82 (Preferred range)
- Lab results: 2 liver enzymes were elevated 1.2 times normal
- Hepatitis B & C: Negative

Comparing the underwriting outcomes

Prior guideline outcome: Standard due to multiple abnormal liver enzymes

New guideline outcome: Preferred Non-tobacco due to blood pressure as liver enzymes meet the preferred criteria.¹

Note: This enhancement does not mean all applicants with mildly elevated liver enzymes will qualify for a preferred rating; each case is still evaluated holistically.

This update reflects our commitment to evaluating current medical research and delivering competitive solutions to your clients.

If you have a case in mind or want to explore how this update may apply, contact your dedicated sales team.



PREPARE
PROTECT
SECURE

1. This is a hypothetical example for illustrative purposes only.

Features and availability may vary by state.

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.

These materials are for informational and educational purposes only and are not designed, or intended, to be applicable to any person's individual circumstances. It should not be considered investment advice, nor does it constitute a recommendation that anyone engage in (or refrain from) a particular course of action. Securian Financial Group, and its subsidiaries, have a financial interest in the sale of their products.

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.

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.

For financial professional use only. Not for use with the public. This material may not be reproduced in any form where it would be accessible to the general public.

Securian Financial Group, Inc. securian.com 400 Robert Street North, St. Paul, MN 55101-2098

©2026 Securian Financial Group, Inc. All rights reserved. F93315-5 1-2026 DOFU 1-2026
5131624