



# Enhanced OSA guidelines help deliver better outcomes

Securian Financial has updated our underwriting guidelines for **obstructive sleep apnea (OSA)**, a reflection of our ongoing commitment to innovation and delivering better results for your clients.

## What's new?

- **Improved risk classification:** We've refined how we assess OSA severity and treatment compliance, resulting in more precise and favorable outcomes for applicants.
- **Competitive rate classes:** Applicants with mild to moderate OSA who are compliant with CPAP or other prescribed treatments may now qualify for:
  - Preferred Select (depending on overall health)
  - Preferred
- **Streamlined evaluation process:** Enhanced criteria and simplified documentation requirements can mean faster decisions and fewer delays for your clients.

These changes can open the door for more individuals with OSA to access better coverage at a competitive rate. To learn more about our underwriting offerings, visit [securian.com/life-underwriting](https://securian.com/life-underwriting).

[Learn more about underwriting](#)

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](https://www.securian.com) 400 Robert Street North, St. Paul, MN 55101-2098

©2025 Securian Financial Group, Inc. All rights reserved.

F93315-4 9-2025 DOFU 9-2025

4823432