



WriteFit changes taking effect June 1, 2024

Effective June 1, 2024, Securian Financial is making some changes to our WriteFit Underwriting™ program that will help improve the customer experience, increase efficiency and simplify underwriting requirements. These changes will also impact our eApp requirements and support the transition to a more digital application process.

What's changing:

- WriteFit Express will be discontinued.
- WriteFit eligibility will be ages 0–60.
- WriteFit will be required for all eligible products with face amounts of \$500,000 or less for ages 0–60.*
- Term minimum issue age will increase to age 18 (previously 16).
 - Juvenile term policies will no longer be available, this includes New York.

eApp requirements and new guidelines you need to know:

- eApp requirement on term policies with face amounts of \$3M or less; permanent policies with face amounts of \$500,000 or less
- eApp requirement on joint life policies with face amounts of \$500,000 or less
- Increased minimum face amounts to:
 - \$250,000 on term; this includes New York
 - \$100,000 for all ages on indexed universal life (IUL) products; still \$200,000 for survivorship products

[New guidelines](#)

	eApp requirement	WriteFit requirement*	WriteFit optional*	Traditional required
Term	\$250,000 to \$3M	\$250,000 to \$500,000	\$500,001 – \$3M (ages 18–50) \$500,001 – \$1M (ages 51–60)	\$3M+ (ages 18–50) \$1M+ (ages 51–60) \$250,000+ (ages 61 and over)
Permanent	\$100,000 to \$500,000	\$100,000 to \$500,000	\$500,001 – \$3M (ages 0–50) \$500,001 – \$1M (ages 51–60)	\$3M+ (ages 0–50) \$1M+ (ages 51–60) \$100,000+ (ages 61 and over)
Joint Life	\$200,000 to \$500,000	WriteFit not available	WriteFit not available	Required

*If proposed insured does not qualify for WriteFit, they will move to traditional underwriting. WriteFit will remain optional for all face amounts in New York, if eligible.

Note:

- No changes from a permanent policy to a term policy with a face amount less than \$250,000.
- No term policies will be accepted with a face amount less than \$250,000.
- Paper applications **will not** be accepted for term policies with face amount below \$3M or permanent policies with face amount below \$500,000.
- Paper applications for joint life will not be accepted for face amount below \$500,000.
- **NO EXCEPTIONS will be made.**

Products impacted:

- **Term** (New York and Drop TicketSM included)
 - Advantage Elite Select 10-, 15-, 20- and 30-year
- **Permanent**
 - Eclipse Accumulator Indexed Universal Life (IUL)
 - Eclipse Protector II IUL
 - Premier Variable Universal Life (VUL)
 - VUL Defender[®]
 - VUL Survivor and Eclipse Survivor II IUL – eApp only; WriteFit not available

* **Products not listed are out of scope or don't offer eApp or WriteFit**