

Criteria for top classes

Factors help determine underwriting class

	Preferred Select criteria	Preferred criteria	Non-Tobacco Plus*
<b>Tobacco</b>	No tobacco or nicotine use in the past 36 months. Nicotine (cotinine) reading on specimen must be negative.	No tobacco or nicotine use in the past 12 months. Nicotine (cotinine) reading on specimen must be negative.	No tobacco or nicotine use in the past 12 months. Nicotine (cotinine) reading on specimen must be negative.
<b>Personal history</b>	No history of diabetes, heart disease, cerebrovascular disease, or cancer (except certain types of basal cell skin cancer).	No history of diabetes, heart disease, cerebrovascular disease or cancer (except certain types of basal cell skin cancer).	No history of diabetes, heart disease, cerebrovascular disease or cancer (except certain types of skin cancer).
<b>Family history</b>	No death of a parent or sibling before age 60, due to diabetes, heart disease, cerebrovascular disease or cancer.	No death of a parent or sibling before age 60, due to diabetes, heart disease or cerebrovascular disease.	No more than one death of a parent or sibling before age 60 due to diabetes, heart disease or cerebrovascular disease.
<b>Cholesterol</b>	Cholesterol level of 240 or less. Cholesterol/HDL ratio must be less than or equal to 5.0.	Cholesterol level of 260 or less. Cholesterol/HDL ratio must be less than or equal to 6.0.	Cholesterol level of 280 or less. Cholesterol/HDL ratio must be less than or equal to 7.0.
<b>Build</b>	Must satisfy the Preferred Select build criteria outlined on this card.	Must satisfy the Preferred build criteria outlined on this card.	Must satisfy Non-tobacco Plus build criteria outlined on this card.
<b>Blood pressure</b>	Must be better than or equal to 135/85, with or without treatment.	Must be better than or equal to 145/90, with or without treatment.	Must be better than or equal to 145/95, with or without treatment.
<b>Driving</b>	No DWI, DUI, or reckless driving in the past 10 years. No more than two moving violations in the past five years.	No DWI, DUI, or reckless driving in the past five years. No more than two moving violations in the past three years.	No DWI, DUI, or reckless driving in the past three years. No more than two moving violations in the past two years.
<b>Alcohol/Substance abuse</b>	No history of, or treatment for alcohol or substance abuse.	No history of, or treatment for alcohol or substance abuse within the last 10 years.	No history of, or treatment for alcohol or substance abuse within the last five years.
<b>Avocations</b>	No ratable avocations.	No ratable avocations.	No ratable avocations.
<b>Aviation</b>	No student or private pilots (unless aviation coverage is excluded). Private pilots considered if IFR rated, 250 or more total hours and flying between 50 and 250 hours annually. Commercially certified pilots are eligible if employed full-time as corporate pilots or as commercial airline pilots.	All pilots are eligible for preferred pricing dependent on their experience and aviation activities, but may be charged a cash extra premium. Or, it may be necessary to exclude aviation coverage to qualify for preferred pricing.	All pilots are eligible for Non-tobacco Plus pricing dependent on their experience and aviation activities, but may be charged a cash extra premium. Or, it may be necessary to exclude aviation coverage to qualify for Non-tobacco Plus pricing.
<b>Residence</b>	Must be a permanent U.S. resident.	Must be a permanent U.S. resident.	Must be a permanent U.S. resident.

Overall medical history will be considered in addition to the above criteria.

\*Non-Tobacco Plus not available on all products.

**To learn more about underwriting classes, call your Minnesota Life underwriter today.**

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**Minnesota Life Insurance Company**

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Build chart

# Height and weight help determine underwriting class

Refer to the chart below when discussing available classes for your client's height and weight.

Height	Maximum Weight										
	Individual consideration	Preferred Select	Preferred	Non-Tobacco+	Standard	B	C	D	E	F	Individual consideration
5'0"	< 95	147	155	170	204	216	226	236	245	254	> 254
5'1"	< 98	152	160	176	209	220	230	240	249	258	> 258
5'2"	< 102	157	165	181	213	224	234	244	253	262	> 262
5'3"	< 105	162	170	187	218	229	240	250	260	270	> 270
5'4"	< 108	166	175	192	224	235	246	257	267	277	> 277
5'5"	< 112	171	180	198	230	243	252	263	274	284	> 284
5'6"	< 115	176	185	203	236	247	258	269	280	291	> 291
5'7"	< 119	181	190	209	242	253	265	276	287	299	> 299
5'8"	< 122	185	195	214	249	261	273	284	295	307	> 307
5'9"	< 126	190	200	220	256	269	281	293	304	316	> 316
5'10"	< 129	195	205	225	263	276	288	300	312	323	> 323
5'11"	< 133	202	213	234	270	283	296	308	320	331	> 331
6'0"	< 137	209	220	244	278	291	304	316	328	339	> 339
6'1"	< 141	214	225	247	286	299	312	324	336	347	> 347
6'2"	< 145	219	230	253	294	307	320	332	344	355	> 355
6'3"	< 149	223	235	258	302	315	328	340	352	364	> 364
6'4"	< 152	228	240	264	310	323	336	348	360	373	> 373
6'5"	< 157	233	245	269	318	331	344	356	369	382	> 382

**To learn more about build underwriting, call your Minnesota Life underwriter today.**

These are general guidelines used at the discretion of the underwriter. Many other factors, such as family history, smoking status, blood pressure and cholesterol also affect a rating for build.

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Express Issue build chart

## Height and weight help determine underwriting class



Refer to this chart regarding eligibility for Express Issue.

Height	Weight Range	
5'0"	95	170
5'1"	98	176
5'2"	102	181
5'3"	105	187
5'4"	108	192
5'5"	112	198
5'6"	115	203
5'7"	119	209
5'8"	122	214
5'9"	126	220
5'10"	129	225
5'11"	133	234
6'0"	137	244
6'1"	141	247
6'2"	145	253
6'3"	149	258
6'4"	152	264
6'5"	157	269

These are general guidelines used at the discretion of the underwriter.