

# Recreational marijuana use underwriting guidelines

Securian Financial has developed a reputation for improving underwriting standards through ongoing research and development. Many factors go into an underwriting decision. The below guidelines are for recreational use of marijuana.

## Recreational marijuana use guidelines:

Recreational marijuana use guidelines apply to applicants over age 18 and for marijuana that is ingested, inhaled or administered topically. Marijuana that is inhaled whether for medicinal or recreational purposes is considered as recreational marijuana use.

Usage	Underwriting class
<b>Up to 3 times per month</b> <ul style="list-style-type: none"><li>• Negative marijuana marker</li><li>• Negative cotinine test</li></ul>	<b>Preferred-Select</b>
<b>12 or less uses per month</b> <ul style="list-style-type: none"><li>• Negative marijuana marker</li><li>• Negative cotinine test</li></ul>	<b>Preferred Non-tobacco</b>
<b>12-16 uses per month</b>	<b>Non-tobacco Plus</b>
<b>More than 16 uses per month</b>	<b>Table B Tobacco</b> <ul style="list-style-type: none"><li>• Tobacco rates apply with inhalation use</li></ul>

## Additional considerations:

- Medicinal Marijuana – Use frequency of use ratings above in addition to rating for impairment being treated
- CBD oil – No additional rating and eligible for Preferred Select



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