

# Symetra's Carrier Match Program



It's a match! Beginning Sept. 1, 2023, Symetra will match formal or informal underwriting offers from our group of eligible life insurance carriers. Cases must be submitted by Dec. 31, 2023, and issued by Jan. 31, 2024.

## Program guidelines

- Available products: Symetra's Accumulator Ascent IUL and Protector IUL
- Issue ages: 20 to 65
- Maximum policy face amount: \$5 million
- Qualification period: Cases must be received at Symetra by Dec. 31, 2023, and issued by Jan. 31, 2024.

## Underwriting guidelines

- Approval of the carrier match is subject to a fully completed Symetra application and review of routine and/or outstanding requirements such as an MIB, MVR, Rx and Dx.
- Symetra's underwriting assessment must be rated Table 3 or better before GoodLife Rewards credits are applied.
- Our Accelerated Death Benefit for Chronic Care Advantage Rider will continue to be underwritten separately.

## Eligibility requirements

- Send in **two matching product offers** better than Symetra's offer (instant and accelerated underwriting programs are excluded).
- The other carrier's written offer must be dated within 90 days of the Symetra formal/informal application.
- All underwriting requirements used to assess the risk must be included in the carrier's offer.
- Any "subject to" additional requirements (such as an APS) will apply. The final offer is subject to the favorable review of these requirements.

## Eligible carriers

AIG	Mutual of Omaha	Pacific Life
Equitable	National Life/Life of the Southwest	Penn Mutual
John Hancock	Nationwide	Principal Financial
Lincoln Financial Group	New York Life	Protective Financial Services
MassMutual	North American	Prudential
Minnesota Life	Northwestern Mutual	Transamerica

If a life insurance carrier is not listed, contact your underwriter for consideration.

**For more information about our program, contact Symetra's Life Sales Desk at 1-877-737-3611 or [lifesales@symetra.com](mailto:lifesales@symetra.com).**

Life insurance is issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Products, riders, features, terms and conditions may vary by state and may not be available in all U.S. states or any U.S. territory.

Symetra Protector IUL and Accumulator Ascent IUL are flexible-premium adjustable life insurance policies with index-linked interest options. Protector IUL policy form number is ICC18\_LC2 and Accumulator Ascent IUL policy form number is ICC17\_LCI in most states.

A rider is a provision of the policy that may have additional costs, limitations, potential benefits and features that should never be confused with the base policy itself. Before evaluating the benefits of a rider, carefully examine the policy to which it is attached.

Certain benefits or riders may have tax implications. Your clients should consult with their legal or tax professional prior to purchasing.

The Accelerated Death Benefit for Chronic Care Advantage Rider is usually issued under rider form number ICC23\_LE1, and is offered at application for an additional cost.

Receipt of an accelerated death benefit may be taxable, especially if the insured does not have a prescribed plan of care. Clients should consult with their personal tax or legal professional before applying for this benefit. They may also lose their right to receive certain public funds such as Medicare, Medicaid, Social Security, Supplemental Security Income, and possibly others. This benefit is intended to qualify as an accelerated death benefit under section 101(g) of the Internal Revenue Code. The death benefit value, policy value and loan values will be reduced if an accelerated death benefit is paid. For policies with a lapse protection benefit, the lapse protection value will also be reduced. There is no restriction on the use of proceeds of these accelerated death benefits.

This is not a complete description of the Symetra Accumulator Ascent IUL or Protector IUL products. For a more complete description, please refer to the policies.

Restrictions may apply to Symetra GoodLife Rewards.

Symetra underwriting programs are subject to change and/or termination without notice.

The Carrier Match Program is not available with Symetra's MultiLife Business Program.

Additional limitations will apply to high-net worth foreign nationals.

Our normal tobacco rules apply to the Carrier Match Program. If an applicant is positive for nicotine from any source, smoker rates will apply. Celebratory cigars up to 24 a year with a negative specimen may qualify as non-smoker.



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