

Underwriting your permanent business at full throttle

Accelerated Underwriting Program



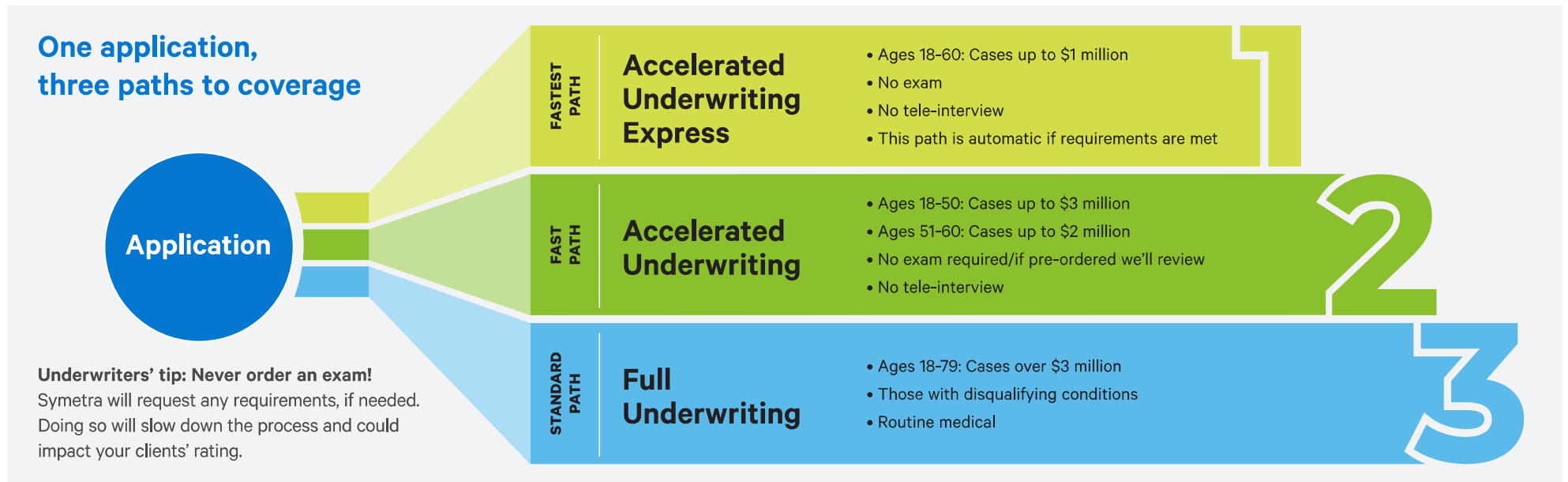
Our Accelerated Underwriting Program is designed to offer clients a Symetra permanent life insurance policy without completing an exam or submitting an APS. Fly through our new express route for coverage up to \$1 million.

How it works

- Clients ages 18-50 can get coverage up to \$3 million; Clients ages 51-60 can get coverage up to \$2 million.
- You will only need to submit completed Part I and II applications and a HIPAA consent form. Electronic submissions preferred.
- Symetra will run an MIB, Rx, Dx and MVR, and if the info yields a Standard rate class or better, an offer will be made.
- If cases submitted through this program don't receive a Standard or better offer, we will reach out and attempt to fully underwrite the case.

Three potential paths to coverage

- 1 Accelerated Underwriting Express:** Clients ages 18-60 with face amounts up to \$1 million will automatically travel through our fastest path! *No exam can be submitted/pre-ordered to travel this path.*
- 2 Accelerated Underwriting:** Light underwriting may be needed for face amounts between \$1 million and \$3 million. If an exam was pre-ordered, it must be reviewed.
- 3 Full Underwriting:** A medical examination is needed. We may also request medical records or other information. Includes those with disqualifying conditions (see next page).



Disqualifying conditions for Accelerated Underwriting Program:



Medical

- Alcohol or drug abuse/treatment
- Barrett's esophagus
- Blood clotting disorders
- Bipolar disorder
- Cancer
- COPD/emphysema
- Crohn's disease
- Diabetes
- Hepatitis B or C
- Heart disease or heart surgery
- Marijuana use (current)
- Multiple sclerosis
- Muscular dystrophy
- Parkinson's disease
- Rheumatoid arthritis
- Stroke/deep vein thrombosis/transient ischemic attack (TIA)
- Sickle cell anemia
- Systemic lupus erythematosus (SLE)
- Ulcerative colitis



Non-medical

- Frequent life insurance applications.
- Higher amounts of existing in-force coverage.
- Participation in higher-risk avocations or aviation activity.
- Adverse driving history.
- Limited data available on applicant.
- Criminal conviction in the last 10 years or criminal charges pending.
- Currently receiving disability benefits

Conditions where coverage is not available:

- Alzheimer's or dementia
- Huntington's disease
- Amyotrophic lateral sclerosis (ALS)
- Implanted cardiac defibrillator
- Cirrhosis of the liver
- Multiple myeloma
- Cystic fibrosis

Please note: This program and the above lists are not all-inclusive and may be subject to change.

Fully underwritten offers may be available for applicants with these medical conditions and non-medical factors.

To learn more about our Accelerated Underwriting Program, contact the Life Sales Desk at 1-877-737-3611 or lifesales@symetra.com.

Securities are offered through Symetra Securities, Inc. (SSI). Member FINRA.

Life insurance is issued by Symetra Life Insurance Company (SLIC) and is not available in all U.S. states or any U.S. territory.

SSI and SLIC are affiliates and are located at 777 108th Ave NE, Suite 1200, Bellevue, WA 98004. Each company is responsible for its own financial obligations.

Guarantees and benefits are subject to the claims-paying ability of Symetra Life Insurance Company.

Variable life insurance can only be sold by registered representatives.

Restrictions may apply to Symetra's Accelerated Underwriting Program, and it is subject to change without notice. This program is not available with Symetra's High-Net-Worth Foreign National Program. Certain policy riders are also not available for cases placed through this program.



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Symetra® is a registered service mark of
Symetra Life Insurance Company.