



Symetra SwiftTermSM: One easy process, three paths to success

We're pleased to announce the launch of Symetra SwiftTerm—affordable term life insurance protection that's fast, easy, and online.

Designed for individuals with coverage needs up to \$2 million, we're among the top carriers for low premiums. Clients can choose from terms of 10, 15, 20 and 30 years and get coverage in as little as 25 minutes. Finally, a *swift* life insurance solution both you and your clients can feel good about!

SwiftTerm's easy online application process offers three potential underwriting paths to get the coverage your clients need, and we'll communicate with you and them throughout the process.

Get a glimpse of the SwiftTerm experience:

[SwiftTerm: One easy process. Three paths to success.](#)

Client-friendly features

Clients can benefit from SwiftTerm's death benefit protection and built-in features.

Highlights include:

- **A fast, hassle-free online application process:** Clients can complete the online application anytime from anywhere, and if they qualify, they can have approval in as little as 25 minutes.¹
- **Affordable and predictable pricing:** Premiums are guaranteed to never increase during their coverage term, so clients will always know what their cost will be.
- **Flexibility:** Your clients have the freedom to choose their payment frequency, the ability to lower their coverage amount and the option to convert to a permanent policy if their needs change.
- **Transparency:** There are no hidden policy fees or surprises, and we communicate with you and your clients throughout the process.

Get off to a swift start

Symetra SwiftTerm is now available for sale and can be quoted on iPipeline, Symetra Life Illustrator and other quote engine tools, beginning tomorrow, **June 25**.²

SwiftTerm's application platform is accessed through iPipeline. Before offering SwiftTerm to your clients, it's important to confirm that your BGA has access to the iPipeline tool and

that you are properly appointed with Symetra.

To add Symetra SwiftTerm to your iGO® e-App product portfolio, simply:

1. Go to the Administration tab within iService.
2. Select Forms > iGO Configuration > iGO e-App Products > Symetra > SwiftTerm iGO e-App.

Your regional vice president and internal business partners can provide an overview of the process. Sales tools and marketing materials are available at www.symetra.com/swiffterm.

Join our webinar

Want to learn more? Join us on **Tuesday, June 29, at 1 p.m. ET**, for our national Swift Strategies webinar, where we'll highlight Symetra SwiftTerm and our new Symetra Allocation Index (AI) Strategies. [Register now for the event.](#)

For more information about Symetra SwiftTerm, contact your regional vice president or the Symetra Life Sales Desk at 1-877-737-3611.

Life insurance is issued by Symetra Life Insurance Company, 777 108th Ave NE, Suite 1200, Bellevue, WA 98004. Products are not available in all U.S. states or any U.S. territory.

Symetra SwiftTerm is a term life insurance policy. It is usually issued under policy form number is ICC20_LC1.

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

Election of the Symetra Allocation Index (AI) Strategies does not guarantee a greater index credit for any index segment term. Allocations to the fixed account or index strategies are based on the allocation instructions provided at time of application, and may be subsequently changed in writing by the policyowner. When allocations occur, an index segment for each respective index strategy is created. Each index segment has its own index crediting method, index value, index cap, index spread, index floor, index participation rate, index segment term, and index start and maturity date. The index caps, floors and participation rates after the initial index segment term may be higher or lower than the initial rates, but will never be less than the guaranteed minimums shown in the policy. The index spreads after the initial index segment term may be higher or lower than the initial spreads, but will never be higher than the guaranteed maximum shown in the policy.

Policy endorsements are not available in all U.S. states or any U.S. territory, and terms and conditions may vary by state in which they are available. Where available, they are usually issued under the following endorsement form numbers: Symetra Allocation Index 1-Year Point-to-Point form number ICC20_LE6 and Symetra Allocation Index 2-Year Point-to-Point form number ICC20_LE7.

Symetra reserves the right to add, modify or remove any index strategy or crediting method. If any index is discontinued or if the calculation of any index is changed substantially, Symetra reserves the right to substitute a comparable index.

It is not possible to invest directly in an index.

This is not a complete description of the Symetra SwiftTerm product. For more complete description, please refer to the policy.

SwiftTermSM is a service mark of Symetra Life Insurance Company.

Conversion to a permanent product may not be available in all states. Conversion is also not available if an accelerated death benefit was exercised on the policy.

¹Depending upon your client's answers during the application process, they may travel down one of three underwriting paths – instant approval, accelerated underwriting, or full underwriting. The typical coverage turnaround time is about 25 minutes for instant approval, 24-72 hours for accelerated underwriting and 30 days for full underwriting.

²SwiftTerm is currently unavailable for sale in New York, South Carolina and Virginia.