

# Symetra SwiftTerm<sup>®</sup>

## Underwriting requirements and general guidelines

Symetra SwiftTerm offers an end-to-end digital experience, so clients can get the term life insurance coverage they need quickly and easily. Please refer to the following underwriting requirements and general guidelines for your SwiftTerm business needs.

### Eligibility for SwiftTerm

Term period	Minimum age	Maximum age	Policy sizes
10-year term	20 years old	60 years old	\$100,000 - \$3 million
15-year term	20 years old	60 years old	\$100,000 - \$3 million
20-year term	20 years old	60 years old	\$100,000 - \$3 million
30-year term	20 years old	50 years old	\$100,000 - \$3 million

SwiftTerm uses the “age nearest birthday” method to calculate an applicant’s life insurance age.

We also require that the applicant is a legal U.S. resident, the policy is owned by an individual, and the coverage is used for personal insurance purposes only.

### Application requirements

#### ✓ Required for all SwiftTerm applications

##### Identity verification

Real-time verification and validation of the applicant’s identity by comparison to a public database.

##### Digital interview

A part two interview about occupation, activities, nicotine use and health history.

##### Rx check

A prescription database check.

##### MIB report

A database check to identify potential errors, omissions or misrepresentations on insurance applications.

##### Credit-based insurance score

Predictive of mortality, this tool consists of only credit-based data elements.

##### Motor vehicle report (MVR)

A report of the applicant’s driving history as reported by their state department of motor vehicles.

#### ✓ Additional requirements for applications needing full underwriting

##### Paramed exam

An exam competed by a paramedical company that includes physical measurements such as height, weight, blood pressure and pulse rate.

##### Full blood profile

A blood sample drawn by a paramedical company and tested for a variety of body system functions (e.g., kidney, liver, lipids, sugars and HIV).

##### Urinalysis

A urine sample taken by a paramedical company and tested for protein, sugar, nicotine, drugs of abuse and potentially HIV.

##### Clinical laboratory data

Physician-ordered laboratory tests and biometric screenings related to preventive care, disease monitoring and diagnostic purposes.

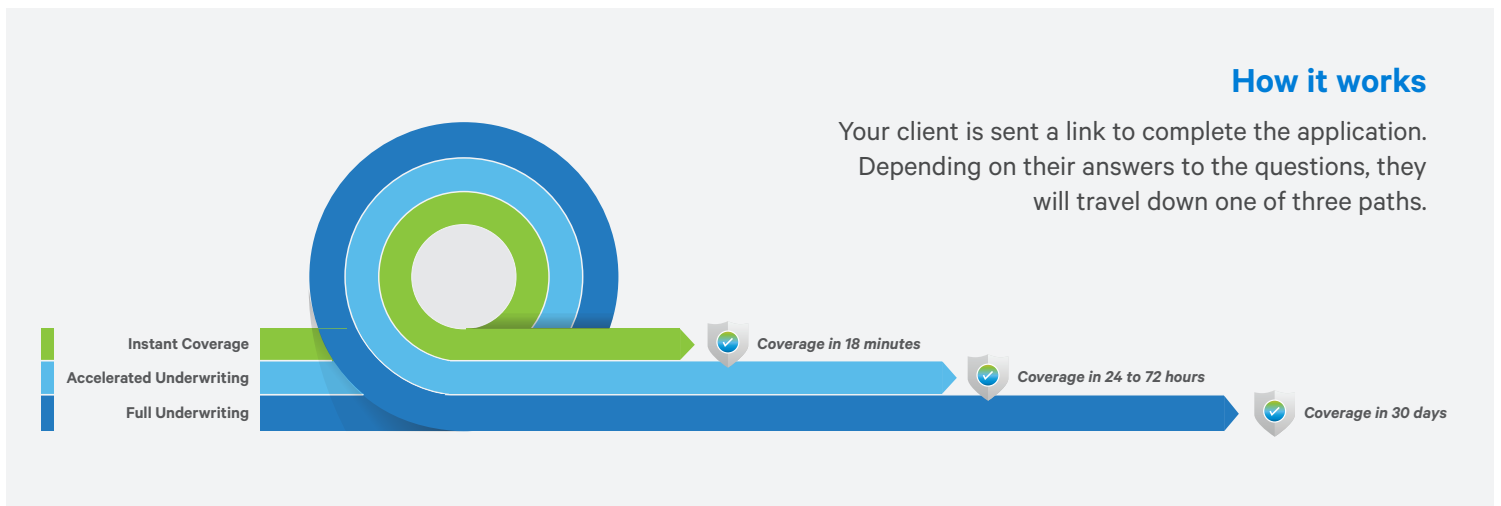
*Additional underwriting requirements may be requested by the underwriter based on the applicant’s individual history.*

### Ordering medical requirements

To maximize processing efficiency and minimize costs, Symetra orders all underwriting requirements. Requirements ordered outside of the SwiftTerm platform may not be reimbursed or usable by Symetra SwiftTerm underwriting.

## Three underwriting paths

- 1 Instant coverage** *(coverage in as little as 18 minutes)*  
If they qualify, applicants can be issued a SwiftTerm policy on the spot. May be available for applicants with minimal adverse history. Premium payment is required for coverage to be in effect.
- 2 Accelerated underwriting** *(coverage in 24-72 hours)*  
Light underwriting is needed. May be available for applicants with a minimally adverse health history that is still anticipated to be Standard or better in risk assessment.
- 3 Full underwriting** *(coverage in about 30 days)*  
A medical exam is needed and we may also request medical records. May be required for more complex history or when limited digital information is available on an applicant.



SwiftTerm does utilize limited **random holdouts** (applicants otherwise eligible for instant coverage or accelerated underwriting) and limited **post-issue reviews** (collection of additional underwriting evidence such as attending physician statements after the policy has been placed in-force).

## Conditions affecting qualification for instant coverage or accelerated underwriting

### ✓ Medical

#### Medical history that will exclude instant coverage or accelerated underwriting includes:

- 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

#### Factors that may prevent instant coverage or accelerated underwriting include:

- 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.
- Bankruptcy.
- Current late payments or accounts in collections.
- Criminal conviction in the last 10 years or criminal charges pending.
- Currently receiving disability benefits.

**Please note:** These 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.

## Conditions where coverage is not available

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

## Available rate classes

- Super Preferred Non-Nicotine
- Preferred Non-Nicotine
- Standard Non-Nicotine
- Preferred Nicotine
- Standard Nicotine

## SwiftTerm underwriting guidelines

	Super Preferred Non-Nicotine	Preferred Non-Nicotine/ Preferred Nicotine	Standard Non-Nicotine/ Standard Nicotine
<b>All SwiftTerm applicants</b>			
<b>Medical history</b>	Standard insurance risk and no history of Type I diabetes, cancer or cardiovascular disease.		No ratable history.
<b>Family history</b>	No death of parent or sibling prior to age 65 from heart disease, coronary artery disease or cancer.	No death of parent or sibling prior to age 60 from heart disease or coronary artery disease.	N/A
<b>Weight eligibility</b>	See height/weight chart.		
<b>Aviation</b>	No private aviation.	Available if over 100 solo hours, 750 hours of total flight time, IFR, averages 25 to 250 hours per year, flies in U.S. and Canada only, ages 70 and under, clean MVR.	
<b>Alcohol and/or drug use</b>	No counseling or treatment ever.	No counseling or treatment in the past 10 years.	No ratable history.
<b>Driving</b>	No more than two moving violations in the past three years and no DWI in the past 10 years.		No more than three moving violations in one year and five in three years. No DWI in the past 5 years.
<b>Nicotine use</b>	No use of nicotine products within 60 months.	For Preferred Non-Nicotine, no use of nicotine products within 36 months.	For Standard Non-Nicotine, no use of nicotine products within 12 months.
<b>Fully underwritten applicants</b>			
<b>Blood profile</b>	Normal, cholesterol/HDL ratio of 4.5 or less and TC of less than 300.	Normal, cholesterol/HDL ratio of 5.5 or less and TC of less than 300.	Normal, cholesterol/HDL ratio of 8.0 or less and TC of less than 325.
<b>Blood pressure</b>	135/85 max for ages 20 to 50, and 140/90 max for ages 51 and above.		145/92 max for all ages.

## Height/weight chart

For clients who qualify for SwiftTerm instant coverage:

	Minimum	Maximum
Height	Unisex weight	Unisex weight
4'8	83	147
4'9	86	152
4'10	89	157
4'11	92	163
5 feet	95	169
5'1	98	174
5'2	102	180
5'3	105	186
5'4	108	192
5'5	112	198
5'6	115	204
5'7	119	210
5'8	122	217
5'9	126	223
5'10	129	230
5'11	133	236
6 feet	137	243
6'1	141	250
6'2	145	257
6'3	149	264
6'4	152	271
6'5	157	278
6'6	161	285
6'7	165	293
6'8	169	300
6'9	173	308
6'10	177	315

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**If you have questions about these guidelines, please contact the Symetra Life Sales Desk at 1-877-737-3611. They can answer your questions or put you in touch with an underwriter.**



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Symetra SwiftTerm is a term life insurance policy issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Policy form number is ICC20\_LC1 in most states. Not available in all U.S. states or any U.S. territory.

Policy rider availability may vary by distribution partner.

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