

Symetra's Swift Digital Platform

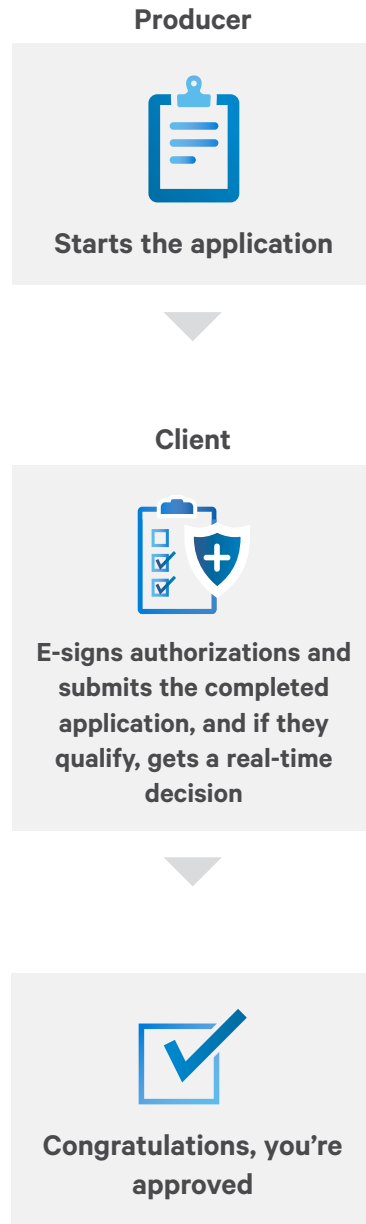
How instant coverage works

Buying life insurance can be easier than your clients think!

Symetra's award-winning *Swift* digital life insurance platform offers clients a fast and easy way to get coverage online.¹ The Swift platform is available with our SwiftTerm[®] term life insurance and SwiftProtectorSM indexed universal life insurance products.

Depending on their answers during the application process, clients may travel down one of three underwriting paths: instant coverage, accelerated underwriting or full underwriting.

Here's how instant coverage works for those who qualify.



You drop the ticket in minutes.²

- Complete the drop ticket to start the application process for your clients' SwiftTerm or SwiftProtector coverage.
- You don't need an illustration to submit a drop ticket for SwiftProtector, but it can accelerate the application process. Just enter the illustration ID from the illustration (located on the top right or bottom left of each page) and the ticket will be prefilled with the illustration data.

Your client gets a link to finish the rest!³

- The e-application is emailed to the client for completion.
- They verify the information you entered in the drop ticket and provide us their consent for e-signature and e-delivery of their policy.
- They electronically sign and submit the completed application.

Decision made—Instant coverage!

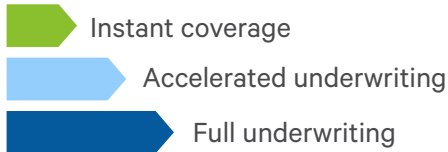
- The decision is sent in minutes with a link and instructions for completing three easy steps to get coverage (review the offer, create a Swift account, make a premium payment).⁴

Payment is confirmed—and their SwiftTerm or SwiftProtector coverage begins on the spot!

Sometimes we may need a bit more information

The typical turnaround time for instant coverage is about 18 minutes for SwiftTerm and 25 minutes for SwiftProtector. But if we need more information from your client, decisions typically take 24-72 hours for accelerated underwriting and 30 days for full underwriting. Either way, we are in communication with you and your client along the way.

Three underwriting paths



Regardless of the underwriting path—instant coverage, accelerated or full—when your client’s application is approved, they can conveniently complete their purchase online any time of the day or night.

Contact us to learn more about Symetra’s SwiftTerm and SwiftProtector life insurance products.

Symetra Life Sales Desk

1-877-737-3611

Weekdays, 8 a.m. to 6 p.m. ET

lifesales@symetra.com

Important information

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

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

SwiftProtector is a flexible-premium adjustable universal life insurance policy with index-linked interest options and is usually issued under policy form number ICC23_LC1.

Life insurance policies contain exclusions, limitations, reductions of benefits and terms for keeping them in-force.

Policy rider availability may vary by distribution partner.

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

¹ Gartner Eye on Innovation Award for Financial Services in the Americas Region received in November 2021. Celente Model Insurer Award in Innovation Execution received in March 2022.

² Before dropping a ticket for SwiftTerm or SwiftProtector, confirm your BGA has added SwiftProtector and SwiftTerm on their list of approved products. You must be properly licensed and appointed with Symetra to drop a ticket. Once the ticket is dropped, you can track the policy’s progress through the usual online pending case status tools.

For complete details on how the Swift process works, refer to our Five Simple Steps to Apply and Buy Permanent Life Insurance Guide, form number LIM-1771 or our SwiftTerm End-to-End Digital Process Guide, form number LIM-1597.

³ After successfully submitting the drop ticket, your client will receive a system generated email under your display name, for example: Joe Agent <donotreply@ipeline.com>. The email also provides your business email address so your client can contact you should they have any questions.

⁴ The initial premium payment is required for coverage to take effect. For SwiftProtector, a signed illustration matching the approved coverage is also required before policy purchase. The policy will be available for download from the service portal within two days from policy payment.



Symetra Life Insurance Company
777 108th Avenue NE, Suite 1200
Bellevue, WA 98004-5135
www.symetra.com

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