

# Symetra *Swift* life insurance

## Underwriting requirements and general guidelines

Symetra's *Swift* digital life insurance platform provides an end-to-end digital experience, so clients can get the life insurance coverage they need quickly and easily. Please refer to the following underwriting requirements and general guidelines for your *Swift* life insurance business needs.

### Eligibility

Coverage period	Minimum age	Maximum age	Policy sizes <sup>1</sup>
<b>SwiftTerm<sup>®</sup></b>			
10-year term	20 years old	60 years old	\$100,000 - \$5 million
15-year term	20 years old	60 years old	\$100,000 - \$5 million
20-year term	20 years old	60 years old	\$100,000 - \$5 million
30-year term	20 years old	55 years old (Non-Nicotine) 50 years old (Nicotine)	\$100,000 - \$5 million
<b>SwiftProtector<sup>SM</sup></b>			
Lifetime <sup>2</sup>	20 years old	60 years old	\$100,000 - \$3 million

All applicants must be legal U.S. residents. SwiftTerm and SwiftProtector use the "age nearest birthday" method to calculate an applicant's life insurance age.

### Application requirements

#### Required for all *Swift* 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.
- **Pharmacy and medical data**  
Information obtained from pharmacies, health insurance companies and pharmacy benefit managers.
- **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 completed 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 *Swift* platform may not be reimbursed or usable by Symetra *Swift* underwriting.

## Three underwriting paths

- 1 Instant coverage** (coverage in as little as 18 minutes for SwiftTerm and 25 minutes for SwiftProtector)  
If they qualify, applicants can be issued a SwiftTerm or SwiftProtector policy on the spot. May be available for applicants with minimal adverse history. Premium payment is required for coverage to take 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 histories or when limited digital information is available on an applicant.



SwiftTerm and SwiftProtector do 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 prevent instant coverage or accelerated underwriting includes:

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

### Non-Medical

Factors that may prevent instant coverage or accelerated underwriting include:

- Adverse driving history.
- Bankruptcy not discharged.
- Criminal conviction in the last 10 years or criminal charges pending.
- Current late payments or accounts in collections.
- Currently receiving disability benefits.
- Frequent life insurance applications.
- Higher amounts of existing in-force coverage.
- Limited data available on applicant.
- Participation in higher-risk avocations or aviation activity.

**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 disease or dementia
- Amyotrophic lateral sclerosis (ALS)
- Cirrhosis of the liver
- Cystic fibrosis
- Down syndrome
- 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

## Swift underwriting guidelines

	Super Preferred Non-Nicotine	Preferred Non-Nicotine/ Preferred Nicotine	Standard Non-Nicotine/ Standard Nicotine
<b>All Swift applicants</b>			
<b>Medical history</b>	Preferred classes available if no ratable history and no history of Type 1 diabetes, cancer (ignore BCC, SCC of skin) or cardiovascular disease.		
<b>Family history</b> (disregard family history if the insured is age 70 and over)	No death of parent or sibling prior to age 65 from heart disease, coronary artery disease or cancer.	Preferred available if no death of parent or sibling prior to age 60 from heart disease or coronary artery disease.	
<b>Weight eligibility</b>	See height/weight chart.		
<b>Private aviation</b>	No private aviation.	Preferred 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 ratable history.
<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.	No ratable history.
<b>Blood pressure</b>	135/85 max for ages 20 to 50, and 140/90 max for ages 51 and above.		No ratable history.

## Height/weight chart

For clients who qualify for SwiftTerm or SwiftProtector 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



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



Symetra Life Insurance Company  
777 108th Avenue NE, Suite 1200  
Bellevue, WA 98004-5135  
[www.symetra.com](http://www.symetra.com)

Symetra® and SwiftTerm® are registered service marks of Symetra Life Insurance Company. SwiftProtector<sup>SM</sup> is a service mark of Symetra Life Insurance Company.

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

Symetra SwiftTerm is a term life insurance policy. Policy form number is ICC20\_LC1 in most states.

Symetra SwiftProtector is a flexible-premium adjustable life insurance policy with index-linked interest options. Policy form number is ICC23\_LC1 in most states.

Policy rider availability may vary by distribution partner.

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

These underwriting requirements and guidelines are subject to change at our discretion.

This is not a complete description of the Symetra Swift products. For more complete descriptions, please refer to the policies.

<sup>1</sup> For SwiftTerm policy amounts over \$3 million, the following underwriting paths are available: Instant Coverage for ages 26 to 49 (Non-Nicotine only), Accelerated Underwriting for ages 20 to 49 (Non-Nicotine only), and Full Underwriting for ages 50 to 60 and Nicotine users ages 20 to 50.

<sup>2</sup> Customizable, either for a specific time period or to the insured's age 120.