

Symetra *Swift* life insurance

Pre-qualifying checklist

Symetra's award-winning *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.^{1,2}

Our pre-qualifying checklist helps set expectations about which *Swift* underwriting path a client may travel down based on their medical history and additional non-medical factors.

Please note: This list is 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
- Dialysis (hemodialysis or peritoneal)
- Down syndrome
- Huntington's disease
- Implanted cardiac defibrillator
- Multiple myeloma

These conditions affect qualification for instant coverage or accelerated underwriting. Premium payment is required for coverage to take effect. A YES to any of these conditions may result in full underwriting.

Medical	YES	NO
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		
Sickle cell anemia		
Stroke/deep vein thrombosis/transient ischemic attack (TIA)		
Systemic lupus erythematosus (SLE)		
Ulcerative colitis		

Non-medical	YES	NO
Adverse driving history		
Bankruptcy not yet discharged		
Criminal conviction in the last 10 years or criminal charges pending		
Currently receiving disability benefits		
Frequent life insurance applications		
High amounts of existing in-force coverage		
Participation in higher-risk avocations or aviation activity		



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Questions?

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.

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.

Guarantees and benefits are subject to the claims-paying ability of Symetra Life Insurance Company. Policy rider availability may vary by distribution partner.

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

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 Time taken to complete a Swift life insurance application and issuance of a policy will vary based on certain medical and non-medical factors that may apply to the proposed insured.