

# Symetra's High-Net-Worth Foreign National Market Program



Cover letters are very important when submitting life insurance applications for high-net-worth foreign national (HNWFN) cases. It's a complex market, and cover letters provide case-specific details that help underwriters understand the client's death benefit needs and medical history to ensure that a policy is a good fit.

## A well-written cover letter should:

### Identify the client

Provide the client's full name and country of citizenship. In what city is the client's permanent residence and where do they typically travel to and from? How long have you known the client and in what capacity? Does the client have existing life insurance coverage or other pending life insurance applications or offers? Please also indicate who you received this case referral from.

### Provide coverage details

What is the purpose for the life insurance? How much coverage are they seeking and what is the basis for it? Why is the client seeking life insurance from a U.S. company? What is the client's worldwide net worth? Provide details about their assets, including occupation and source of wealth. Also include where the assets are located and indicate the source of funds for the initial premium and the anticipated sources of future premiums.

### Confirm client's nexus/connection to the U.S.

Ensure that the client has a U.S. nexus/connection. Provide specific and detailed information regarding all U.S. connections and anticipated future/additional connections (e.g., the purchase of a home/property, additional/future investments and business partnerships, potential marriages, children's education, etc.).

### Outline current health and medical history

What is your client's general state of health? Highlight good lifestyle habits they are practicing and point out any potential concerns.

Feel free to provide any additional client information you believe will be important for us to know. The quality of the information provided at the beginning of the case submission will help the underwriting process and may expedite the approval of your case.

**If you have any questions, contact Symetra's Life Sales Desk at 1-877-737-3611 or [lifesales@symetra.com](mailto:lifesales@symetra.com).**



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

This is not a complete description of Symetra's high-net-worth foreign national (HNWFN) market program. It may have new or amended rules and restrictions, and is subject to change in order to be compliant with requirements in the client's home jurisdiction. The program is subject to change without notice.