

Symetra SwiftTerm[®]

application process

Fast. Easy. Automated.

One easy process, three paths to success

With SwiftTerm's easy online application process, there are three paths to get the **term life insurance** coverage you need: instant coverage, accelerated underwriting and full underwriting.

The process

- Your insurance professional will start the application, then you'll get a link to finish the rest.
- As you answer the questions, we will be determining your eligibility for coverage.
 - If you qualify, you can be insured in as little as 18 minutes with **instant coverage**.
 - Sometimes we need to contact you for a little more info, but we'll make it quick with our **accelerated underwriting**.
 - If we need to do a deeper dive into your health history, we'll continue with **full underwriting**.
- Once we have the information we need, we'll send you our offer. If you like it, you can accept electronically, pay online and your coverage starts immediately.

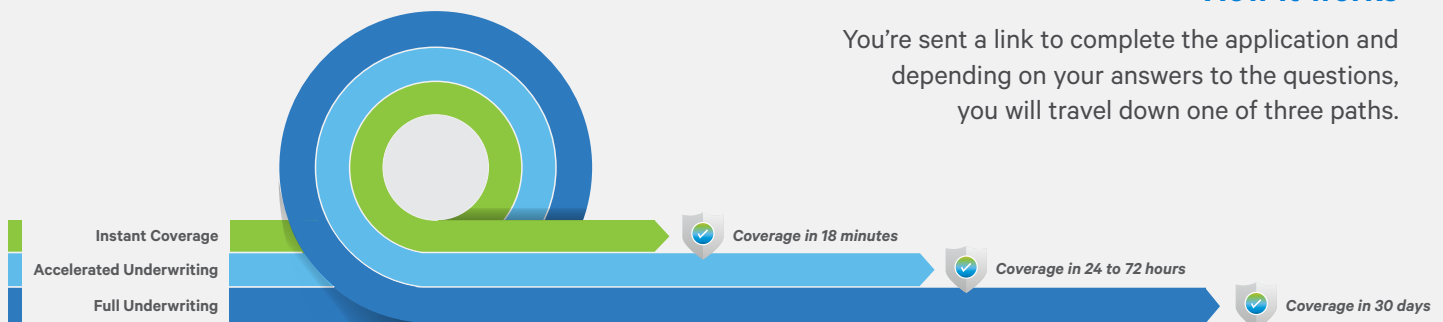
Three potential paths

- 1 **Instant coverage (coverage in as little as 18 minutes)**
If you qualify, you can be issued a SwiftTerm policy on the spot. Premium payment is required for coverage to be in effect.
- 2 **Accelerated underwriting (coverage in 24–72 hours)**
Light underwriting is needed. We may review further and ask a few additional questions.
- 3 **Full underwriting (coverage in about 30 days)**
A medical examination is needed. We may also request medical records.

Regardless of your path, we will be communicating with you throughout the process.

How it works

You're sent a link to complete the application and depending on your answers to the questions, you will travel down one of three paths.



Not a bank or credit union deposit, obligation or guarantee

Not FDIC or NCUA/NCUSIF insured | Not insured by any federal government agency

**Contact your insurance professional to
learn more about Symetra SwiftTerm.**

Important information

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.

Life Insurance policies contain exclusions, limitations, reductions of benefits and terms for keeping them in-force. Please contact your insurance professional for complete details.

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 SwiftTerm policy. For a more complete description, please ask your insurance professional.



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