

## Individual Life

# Underwriting requirements and preferred guidelines

For high-net-worth foreign national market use only

## Requirements for Symetra Life Insurance Products<sup>1</sup>

| Face Amount                          | Ages 18-40   | Ages 41-50   | Ages 51-69   | Ages 70-75  |
|--------------------------------------|--|--|--|---|
| <b>\$1,000,000-<br/>\$3,000,000</b>  | Paramed Exam<br>Urinalysis<br>Full Blood<br>Financial Supplement   | Paramed Exam<br>Urinalysis<br>Full Blood<br>Financial Supplement   | Paramed Exam<br>Urinalysis<br>Full Blood<br>Financial Supplement   | Paramed Exam<br>Urinalysis<br>Full Blood<br>EKG<br>Senior Supplement<br>Financial Supplement  |
| <b>\$3,000,001-<br/>\$5,000,000</b>  | Paramed Exam<br>Urinalysis<br>Full Blood<br>Financial Supplement<br>Third Party Financials                             | Paramed Exam<br>Urinalysis<br>Full Blood<br>Financial Supplement<br>Third Party Financials                             | Paramed Exam<br>Urinalysis<br>Full Blood<br>Financial Supplement<br>Third Party Financials                             | Paramed Exam<br>Urinalysis<br>Full Blood<br>EKG<br>Senior Supplement<br>Financial Supplement<br>Third Party Financials                      |
| <b>\$5,000,001-<br/>\$10,000,000</b> | Paramed Exam<br>Urinalysis<br>Full Blood<br>Financial Supplement<br>Inspection Report<br>Third Party Financials        | Paramed Exam<br>Urinalysis<br>Full Blood<br>Financial Supplement<br>Inspection Report<br>Third Party Financials        | Paramed Exam<br>Urinalysis<br>Full Blood<br>EKG<br>Financial Supplement<br>Inspection Report<br>Third Party Financials | Paramed Exam<br>Urinalysis<br>Full Blood<br>EKG<br>Senior Supplement<br>Financial Supplement<br>Inspection Report<br>Third Party Financials |
| <b>\$10,000,001<br/>and above</b>    | Paramed Exam<br>Urinalysis<br>Full Blood<br>EKG<br>Financial Supplement<br>Inspection Report<br>Third Party Financials | Paramed Exam<br>Urinalysis<br>Full Blood<br>EKG<br>Financial Supplement<br>Inspection Report<br>Third Party Financials | Paramed Exam<br>Urinalysis<br>Full Blood<br>EKG<br>Financial Supplement<br>Inspection Report<br>Third Party Financials | Paramed Exam<br>Urinalysis<br>Full Blood<br>EKG<br>Senior Supplement<br>Financial Supplement<br>Inspection Report<br>Third Party Financials |

### See next page for full requirement definitions.

Additional tests may be required for some applicants.

For ages 69 and under, the Paramed Exam, Full Blood, Urinalysis and EKG are all valid for up to 12 months after being performed; for ages 70 and above, they are valid for up to 6 months.

All applicants ages 70 and over are required to have a paramed administered Senior Supplement.

For death benefit option C, order requirements for 1.5 times the face amount.

To complete the Financial Supplement, please use the state-specific Symetra form.

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## Requirement Definitions

### **Tele-Interview**

A part 2 interview about health history and nicotine use.

### **Paramed Exam**

This exam is completed by a paramedical company and includes a medical history interview and physical measurements.

### **Full Blood**

A blood sample drawn by a paramedical company from a vein in the arm and tested for a variety of body system functions—kidney, liver, lipids, sugars, as well as HIV. NT proBNP is ordered on most blood profiles over age 50.

### **Urinalysis**

A urine sample taken by a paramedical company and used to test for protein, sugar, nicotine, and drugs of abuse, and may include HIV.

### **EKG (Electrocardiogram)**

Recorded by a paramedical company and is used to study and record the electrical activity of the heart.

### **Senior Supplement**

An exam completed by a paramedical company where cognitive questions are asked and mobility tests are performed. Cognitive questions may involve word recall, clock drawings and questions around activities of daily living.

### **Financial Supplement**

This may include tax returns covering the past two years, brokerage statements, bank accounts, or real estate assessments. Financial statements may be required on business cases at lower face amounts or other applications with complex financial arrangements. To complete the financial supplement, please submit Symetra form LUC-32 or any supporting financial documentation by a third party.

### **IR (Inspection Report)**

A telephone interview with the applicant that includes the verification of their medical, employment and financial history. Symetra's preferred provider is First Financial at 1-800-570-3477.

### **Third Party Financials**

Signed statements that verify the applicant's current net worth and income over the last three years. Information provided by a certified public accountant (CPA), accountant or estate attorney without supporting documents does not constitute a third-party statement. Supporting documents that may be used (but are not limited to) include balance sheets, brokerage/bank statements and/or tax returns.

## Exceptions to Above Underwriting Requirements

In some instances, the face amount used to determine underwriting requirements will be larger than the amount on the application. These instances include:

- 1 In-force life coverage with Symetra that was applied for within the last 12 months:**  
Take the total of all face amounts.
- 2 Guaranteed Insurability Option (GIO):**  
Add the applied-for GIO amount to the face amount.
- 3 Death Benefit Option C:**  
Multiply 1.5 times the face amount.

## Ordering Medical Requirements

Here are some things to keep in mind when scheduling the exam:

1. Call a Symetra-appointed paramedical service company.

| Approved Paramed Providers |                |
|----------------------------|----------------|
| ExamOne                    | 1-877-933-9261 |
| APPS                       | 1-800-635-1677 |

These companies will help you locate an office for the city where you want to schedule the exam.

2. Confirm the specific exam and tests required with the examiner.
3. Follow up on your appointments with the examiner. Mention that you would like to be notified when scheduling is confirmed, or when the exam is completed.

For the customer-facing piece titled "Important information about your life insurance exam" (form number LU-521), please contact the Symetra Life Sales Desk at 1-877-737-3611 or [lifesales@symetra.com](mailto:lifesales@symetra.com) between the hours of 8 a.m. and 6 p.m., Eastern Time.

Lab results are available to the applicant upon request.

## Preferred Underwriting Guidelines

|   | Super Preferred Non-Nicotine  | Preferred Non-Nicotine  | Standard Plus Non-Nicotine/ Preferred Nicotine  |
|---|---|---|---|
| <b>Medical History</b>  | Standard insurance risk and no history of type I diabetes, cancer or cardiovascular disease         |   |   |
| <b>Family History</b><br>(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 | No death of parent or sibling prior to age 60 from heart disease or coronary artery disease |   |
| <b>Nicotine Use</b>   | No use of nicotine products within 60 months  | No use of nicotine products within 36 months  | No use of nicotine products within 12 months<br><b>Preferred Nicotine:</b><br>Nicotine use OK |
| <b>Current Exam Results</b>   |   |   |   |
| <b>Blood Profile</b>  | Normal<br>Cholesterol/HDL ratio 4.5 or less<br>TC < 300   | Normal<br>Cholesterol/HDL ratio 5.5 or less<br>TC < 300                                     | Normal<br>Cholesterol/HDL ratio 6.5 or less<br>TC < 300                                       |
| <b>Blood Pressure</b>   | 135/85 max for ages 20-50 and 140/90 max for ages 51+   | 135/85 max for ages 20-50 and 140/90 max for ages 51+                                       | 140/90 max for all ages   |
| <b>Weight</b>   | See Height/Weight Chart   |   |   |
| <b>Alcohol and/or Drug Use</b>  | No counseling or treatment ever   | No counseling or treatment in past 10 years   | No ratable history  |
| <b>Driving</b>  | No more than two moving violations in past three years<br>No DWI in ten years                       |   | No more than three moving violations<br>No DWI in five years                                  |
| <b>Other</b>  | No motor vehicle racing   |   | N/A   |

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## Height/Weight Chart

### Symetra Life Insurance Products<sup>1</sup>

|        | Super Preferred Non-Nicotine | Preferred Non-Nicotine | Standard Plus Non-Nicotine/ Preferred Nicotine |
|--------|------------------------------|------------------------|--|
| Height | Unisex Weight                | Unisex Weight          | Unisex Weight                                  |
| 4.8    | 124                          | 135                    | 143  |
| 4.9    | 129                          | 139                    | 148  |
| 4.10   | 133                          | 142                    | 153  |
| 4.11   | 138                          | 147                    | 159  |
| 5 feet | 144                          | 153                    | 164  |
| 5.1    | 151                          | 159                    | 170  |
| 5.2    | 157                          | 165                    | 176  |
| 5.3    | 162                          | 171                    | 183  |
| 5.4    | 167                          | 177                    | 188  |
| 5.5    | 172                          | 182                    | 193  |
| 5.6    | 176                          | 187                    | 198  |
| 5.7    | 182                          | 193                    | 205  |
| 5.8    | 187                          | 198                    | 211  |
| 5.9    | 193                          | 205                    | 217  |
| 5.10   | 198                          | 210                    | 221  |
| 5.11   | 203                          | 216                    | 228  |
| 6 feet | 209                          | 222                    | 236  |
| 6.1    | 214                          | 227                    | 241  |
| 6.2    | 219                          | 233                    | 248  |
| 6.3    | 223                          | 240                    | 254  |
| 6.4    | 229                          | 246                    | 261  |
| 6.5    | 234                          | 252                    | 267  |
| 6.6    | 240                          | 259                    | 275  |
| 6.7    | 245                          | 266                    | 282  |



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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.

Coverage and eligibility are not available in all regions or to all people.

<sup>1</sup> Excludes Symetra SwiftTerm.