

IMPORTANT UNDERWRITING UPDATES: SYMETRA ANNOUNCES ACCELERATED UNDERWRITING GUIDELINES

As the COVID-19 situation continues to evolve, we recognize the difficulty in obtaining client exams and APS's. That's why we are pleased to announce our accelerated underwriting solution. These changes will allow us to offer:

Ages	Maximum coverage	Risk classes
18-50	\$2 million	Standard through Super Preferred
51-60	\$1 million	Standard through Super Preferred

This program is now in effect and applies to our permanent life insurance products.*

How the program works

You will need to only submit a completed application (both Part I and II) and we'll run an MIB, Rx and MVR.

If this information yields a Standard or better risk class, an offer will be made.

For cases that are submitted through this program that do not receive a Standard or better offer, we will reach out and attempt to fully underwrite the case.

You should continue to submit business as you normally would, and our underwriters will follow the guidelines detailed above if they meet the above criteria.

We of course continue to welcome large cases, and we will continue to fully underwrite business where an exam and APS are available.

We are committed to our guiding principles of Value, Transparency and Sustainability and we feel that our accelerated underwriting and Adobe Signature programs align with these goals. We look forward to continuing to enhance our underwriting and new business capabilities, as ease of doing business is of paramount concern and focus for Symetra.

As always, we will continue to monitor the COVID-19 situation on a regular basis and will revisit these guidelines as the marketplace normalizes.

For more information about these changes, contact your regional vice president or the Symetra Life Sales Desk at 1-877-737-3611 or lifesales@symetra.com.