

# SwiftTerm's digital platform

## How instant coverage works

### Term life insurance

Symetra SwiftTerm's award winning digital term life insurance platform offers clients a fast, easy, automated way to get coverage in as little as 18 minutes. Premium payment is required for coverage to go into effect.

#### Producer



**Starts the application**

**You drop the ticket in minutes.<sup>1</sup>**



#### Client



**Electronically sign and submit completed application and get real-time decision**

**Your client gets a link to finish the rest!<sup>2</sup>**

- The e-application is emailed to the client for completion.
- They verify the information you entered in the drop-ticket and give us permission to collect their data and deliver their policy online.
- They electronically sign and submit the completed application.



**Congratulations!**

**Decision made—Instant coverage!**

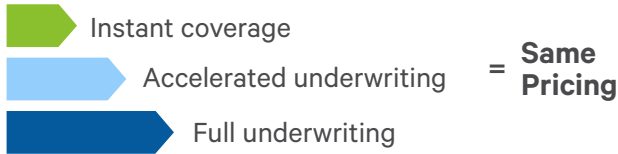
- The decision is sent in minutes with a link and instructions for completing three easy steps to get coverage (review the offer, create a SwiftTerm account, make a payment).

**Payment is confirmed—and their SwiftTerm<sup>®</sup> coverage begins on the spot!**

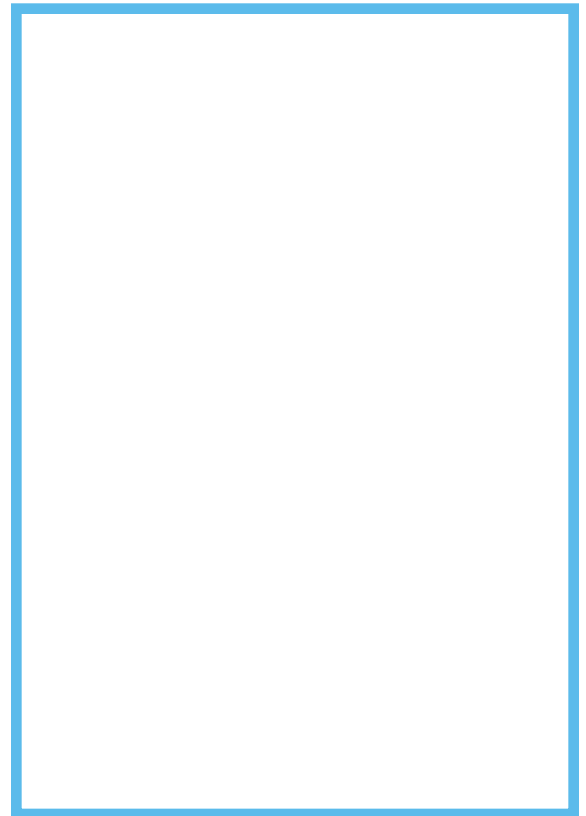
## Sometimes we may need a bit more information

Depending upon your client's answers during the application process, they may travel down one of three underwriting paths—instant coverage, accelerated underwriting or full underwriting. The typical coverage turnaround time is less than 18 minutes for instant coverage, 24-72 hours for accelerated underwriting and 30 days for full underwriting. Either way, we are in communication with you and your client along the way.

### Three underwriting paths



Regardless of the underwriting path—instant coverage, accelerated or full—when your client's application is approved, they get the same pricing and can conveniently complete their purchase online any time of the day or night, right where they left off.



### Important information

Insurance products offered through the licensed insurance agency named in this material.

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.

Policy rider availability may vary by distribution partner.

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

The option to convert from term life insurance to permanent life insurance may not be available in all states.

The insurance distributor named in this document is an independent producer who represents multiple companies.

<sup>1</sup> Insurance professional must be appointed with Symetra before they can submit a drop ticket for SwiftTerm through iGO®. The system will validate your credentials with Symetra before the ticket can be completed. If your credentials cannot be validated, a link will be provided to you to notify Symetra of your request for appointment. Once appointed, you can pick up where you left off in iGO. Once the ticket is dropped, you can track the progress through iGO "View my cases" and Symetra's life pending report.

<sup>2</sup> After successfully submitting the drop ticket, your client will receive a system generated email under your display name, for example: Joe Agent <donotreply@pipeline.com>. The email also provides your business email address so your client can contact you should they have any questions.



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