

## Pre-qualifying checklist

# Symetra SwiftTerm<sup>®</sup> Term Life Insurance

Symetra SwiftTerm offers an end-to-end digital experience, so clients can get the term life insurance coverage they need quickly and easily.<sup>1</sup>

Our pre-qualifying checklist helps set expectations about which SwiftTerm underwriting path a client may travel down based on their medical history and additional non-medical factors.

**Please note:** This list is not all-inclusive and may be subject to change. Fully underwritten offers may be available for applicants with these medical conditions and non-medical factors.

### Conditions where coverage is not available:

- Alzheimer's or dementia
- Amyotrophic lateral sclerosis (ALS)
- Cirrhosis of the liver
- Cystic fibrosis
- Huntington's disease
- Implanted cardiac defibrillator
- Multiple myeloma

**These conditions affect qualification for instant coverage or accelerated underwriting. Premium payment is required for coverage to be in effect. A YES to any of these conditions may result in full underwriting.**

Medical	YES	NO
Alcohol or drug abuse/treatment		
Barrett's esophagus		
Blood clotting disorders		
Bipolar disorder		
Cancer		
COPD/emphysema		
Crohn's disease		
Diabetes		
Hepatitis B or C		
Heart disease or heart surgery		
Marijuana use (current)		
Multiple sclerosis		
Muscular dystrophy		
Parkinson's disease		
Rheumatoid arthritis		
Stroke/deep vein thrombosis/transient ischemic attack (TIA)		
Sickle cell anemia		
Systemic lupus erythematosus (SLE)		
Ulcerative colitis		

Non-medical	YES	NO
Frequent life insurance applications		
High amounts of existing in-force coverage		
Participation in higher-risk avocations or aviation activity		
Adverse driving history		
Bankruptcy		
Criminal conviction in the last 10 years or criminal charges pending		
Currently receiving disability benefits		



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### Questions?

If you have questions about these guidelines, please contact the Symetra Life Sales Desk at **1-877-737-3611**. They can answer your questions or put you in touch with an underwriter.

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.

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 product. For a more complete description, please refer to the policy.

<sup>1</sup> Time taken to complete the SwiftTerm application and issuance of a policy will vary based on certain medical and non-medical factors that may apply to the proposed insured.