

Symetra SwiftProtectorSM

Application process

Fast. Easy. Automated.

One easy process, three paths to success

SwiftProtector's easy online application process offers three underwriting paths to indexed universal life insurance coverage: **instant coverage**, **accelerated underwriting** and **full underwriting**.

The process

- Your insurance professional starts the application, then you'll get a link to finish the rest.
- As you complete the application, we'll be determining your eligibility for coverage:
 - If you qualify for **instant coverage**, you can be insured in as little as 25 minutes.
 - Sometimes we need to contact you for a little more info, but we'll make it quick with our **accelerated underwriting**.
 - If we need 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 sign electronically, pay your premium online, and your coverage starts immediately.

Three potential paths

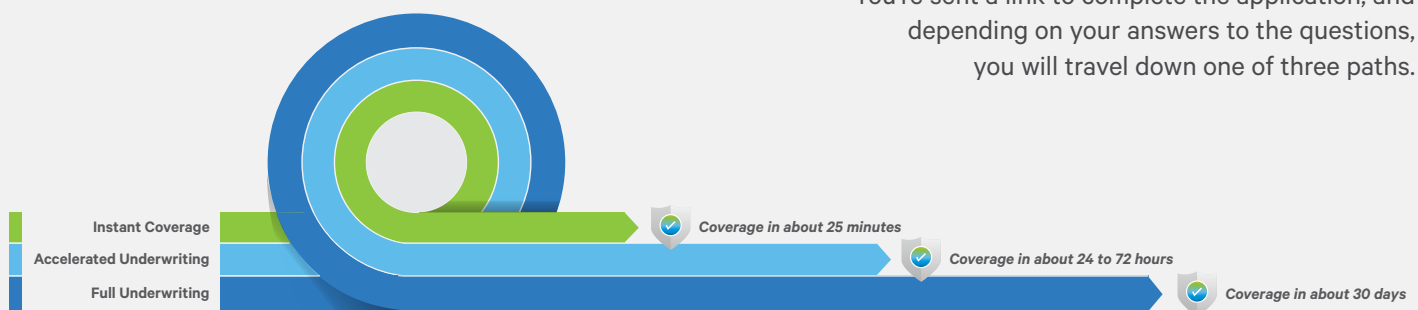
- 1 Instant coverage (coverage in as little as 25 minutes)**
If you qualify, you can be issued a SwiftProtector policy on the spot.
- 2 Accelerated underwriting (coverage in 24-72 hours)**
Light underwriting is needed. We may review your application further and ask a few additional questions.
- 3 Full underwriting (coverage in about 30 days)**
A medical examination is needed. We may also request medical records.

A signed illustration and premium payment are required for coverage to take effect.

Regardless of your path, we'll communicate 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. May lose value.

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

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



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Important information

Symetra SwiftProtector is a flexible-premium adjustable life insurance policy with index-linked interest options issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004- 5135. This policy is not available in all U.S. states or any U.S. territory. Where available, it is usually issued under policy form number ICC23_LC1.

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.

This is not a complete description of the Symetra SwiftProtector policy. For a more complete description, please ask your insurance professional.