SYMETRA
RETIREMENT | BENEFITS | LIFE

Symetra SwiftTerm®
Term Life Insurance

Fact Sheet

Symetra SwiftTerm offers affordable life insurance protection that's fast, easy and online.

Pick from terms of 10, 15, 20 and 30 years—and get coverage in as little as 18 minutes.[1]

Key advantages

- Financial protection for your family or business
- Quick and easy online application process
- Affordable, predictable premiums
- Customizable to fit your needs
- Flexibility if your needs change

Basics

Term periods	10, 15, 20 or 30 years
Level premiums	Premiums are guaranteed not to change for the coverage term period.
Rate classes[2]	• Super Preferred Non-Nicotine • Preferred Non-Nicotine • Standard Non-Nicotine • Preferred Nicotine • Standard Nicotine
Minimum issue age	20 years old
Maximum issue age by term	10-year term: 60 years old 15-year term: 60 years old 20-year term: 60 years old 30-year term: 55 years old, Non-Nicotine 50 years old, Nicotine
Policy sizes	$100,000 - $5 million[3]
Renewals	After the term period expires, the policy will automatically renew at annually increasing premiums until you are 95 years old, unless you cancel it.
Premium paying period	Until age 95[4]

Features and benefits

Included

Accelerated Death Benefit for Terminal Illness

Up to 75% of the policy's death benefit ($500,000 maximum) can be accessed in advance if a licensed physician certifies that you're terminally ill with less than 12 months to live. The benefit is paid to you in a lump sum. There are no restrictions on the use of proceeds of the accelerated death benefit.

Value Added Benefit[5]

Because we know how difficult losing a loved one can be, Symetra has partnered with Empathy to offer your beneficiary(ies) with help after you're gone. On-demand, personalized services include guidance with grief, closing accounts, probate and estate materials and references, and more.

Conversion privilege[6]

You can request to convert your base SwiftTerm policy to a universal life policy (currently Symetra CAUL). Conversions may be requested prior to the end of the 10th policy anniversary or the policy anniversary following your 70th birthday, whichever is earlier.

Not a bank or credit union deposit, obligation or guarantee	
Not FDIC or NCUA/NCUSIF insured	Not insured by any federal government agency

Features and benefits (cont.)

Optional (for an additional cost)

Conversion Enhancement Rider[7]

This rider allows you to convert to additional Symetra permanent life insurance products and may also extend the length of your conversion period. This rider is not available if the Waiver of Premium Rider is elected.

Accidental Death Benefit Rider[8]

If your death is accidental, this rider provides an additional death benefit of up to $250,000.

Children's Term Life Insurance Rider[9]

This rider provides $1,000 to $10,000 of life insurance coverage on dependent children ages 15 days through 17 years. The benefit is paid if death occurs prior to age 23.

Waiver of Premium Rider[10]

This rider waives policy premiums and continues coverage if you're totally disabled for a consecutive period of at least six months. This rider is not available if the Conversion Enhancement Rider is elected.

Important information

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.

Policy riders are not available in all states, and terms and conditions may vary by state in which they are available. Where available, they are usually issued under the following form numbers: Accelerated Death Benefit for Terminal Illness form number ICC20_LE5, Accidental Death Benefit Rider form number ICC20_LE2, Children's Term Insurance Rider form number ICC20_LE3, Waiver of Premium Rider form number ICC20_LE4, Conversion Enhancement Rider ICC24_LE2 and Value Added Benefit Endorsement form number ICC22_LE8.

Symetra CAUL Universal Life Insurance is a flexible premium universal life insurance policy. Policy form number ICC14_LC2 in most states.

A rider is a provision of the policy that may have additional costs, limitations, potential benefits and features that should never be confused with the base policy itself. Before evaluating the benefits of a rider, carefully examine the policy to which it is attached.

Policy rider availability may vary by distribution partner.

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.

Certain benefits or riders may have tax implications. Consult with your legal or tax professional prior to purchasing.

The Accelerated Death Benefit for Terminal Illness Rider is available for issue ages 20-60 and is not available on rated policies.

Receipt of an accelerated death benefit may be taxable. Consult with your personal tax or legal professional before exercising this rider. You may also lose your right to receive certain public funds such as Medicare, Medicaid, Social Security, Supplemental Security Income (SSI), and possibly others. The accelerated death benefit is intended to qualify under section 101(g) (26 U.S.C. 101(g)) of the Internal Revenue Code. The death benefit will be reduced if an accelerated death benefit is paid.

Conversion to a permanent product may not be available in all states. Conversion is also not available if an accelerated death benefit was exercised on the policy.

Services and/or benefits offered under the Value Added Benefit Endorsement are not insurance and are subject to change. For more information, please contact Symetra at www.symetra.com or by telephone at 1-800-796-3872. There are additional requirements associated with participation in any non-insurance services and/or benefits. Terms and conditions may vary, and it may not be available in all U.S. states or any U.S. territory. If any service is discontinued or if we cease to offer a service, we may in some instances substitute a reasonably comparable service. If we deem that there is no reasonably comparable service, we may discontinue the specific service.

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

[1] Depending on your answers during the application process, you may travel down one of three underwriting paths: instant approval, accelerated underwriting or full underwriting. The typical coverage turnaround time is about 18 minutes for instant approval, 24-72 hours for accelerated underwriting and 30 days for full underwriting.

[2] Rate class may also be known as "risk class" in the policy.

[3] For policy amounts over $3 million, the following underwriting paths are available: Instant Coverage for ages 26 to 50 (Non-Nicotine only), Accelerated Underwriting for ages 20 to 50 (Non-Nicotine only), and Full Underwriting for ages 51 to 60 and Nicotine users ages 20 to 50. For policy amounts of $3 million and under, all underwriting paths are available for ages 20-60.

[4] The premium paying period will continue until age 95 if you choose to continue payments beyond your initial level term period.

[5] Services offered through an agreement with Empathy. Empathy is not a part of Symetra. Empathy's bereavement services and platform are provided through an agreement with The Empathy Project, Inc., (doing business as Empathy). Empathy is not an affiliate of Symetra Life Insurance Company (Symetra), and the services Empathy provides are separate and apart from the insurance provided by Symetra. This program is available to beneficiaries. Not available on all policy forms or in all jurisdictions. Empathy is only available to beneficiaries who are U.S. residents. Information disclosed directly to Empathy is not disclosed to Symetra, and therefore is not covered by Symetra's privacy policy.

[6] Partial conversions are allowed, but please note the remaining term coverage will terminate.

[7] The Conversion Enhancement Rider allows you to convert to additional Symetra permanent life insurance products and may extend the length of your conversion. It is available for issue ages 20-60 with 10-, 15-, and 20-year term periods, issue ages 20-55 for Non-Nicotine use with a 30-year term period, and issue ages 20-50 for Nicotine use with a 30-year term period. Conversion is available through the policy's 10th anniversary or age 70, whichever is earlier. Depending on the term period, conversion may extend beyond the initial conversion period to a universal life product (currently Symetra CAUL). The Conversion Enhancement Rider is not available if the Waiver of Premium Rider is elected. The Conversion Enhancement Rider is only included on the base term policy and not on any other riders that may be attached.

[8] The Accidental Death Benefit Rider is available for issue ages 20-55 and pays an additional death benefit upon satisfactory proof that you (the insured) died accidentally. You must have died within 180 days from the date of the accident. The minimum amount is $5,000, and the maximum amount is $250,000.

[9] The Children's Term Life Insurance Rider is available for insured issue ages 20-60 and pays a death benefit upon receipt of documentation that the insured child died while the rider is in-force and the child was under 23 years of age.

[10] The Waiver of Premium Rider is available for issue ages 20-55 and waives premiums if you (the insured) are totally disabled due to injury or sickness for six consecutive months or more, and the injury or sickness commenced before the policy anniversary following your 60th birthday. If premiums are being waived at that time, premiums will continue to be waived for as long as the total disability continues. If total disability commenced after the policy anniversary following your 60th birthday, premiums will continue to be waived up to the policy anniversary date following your 65th birthday. Policies with a face amount in excess of $2 million are not eligible for the Waiver of Premium. The Waiver of Premium Rider is not available if the Conversion Enhancement Rider is elected.

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