

Symetra *SwiftTerm*SM

Term life insurance that's fast, easy and affordable

Life's not always easy, but your life insurance can be

It may seem daunting to plan for tomorrow when today feels so hectic. That's why we created SwiftTerm. It's term life insurance so easy, you can apply for it over morning coffee and you could have coverage by your second cup.

Our process is online—from application, to offer, payment and policy delivery—with three potential underwriting paths:

- 1 Instant approval**
If you qualify, you could get coverage in as little as 25 minutes.
- 2 Accelerated underwriting**
If we have questions about your medications or your health history, it may take a little longer to get coverage—typically one to three days—and you'll get a link to complete the process.
- 3 Full underwriting**
Certain conditions may require a medical exam. But we make scheduling it easy—you can do it online. If you qualify, you'll be able to complete the process where you left off, and you could have coverage within 30 days.



We communicate with you and your insurance professional every step of the way. You'll always know the status of your application and what comes next.

Let's take a closer look at the process. 

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

Online Application

Your insurance professional starts the application process, then you get a link to finish the rest!



YOUR INSURANCE PROFESSIONAL

Your insurance professional will help you determine the amount of SwiftTerm coverage you need.



Starts the application

Then they will enter your basic information and coverage amount into Symetra's real-time, intelligent, secure application and underwriting system.

You will be emailed a secure link to complete the online application.

Reminders:
You and your insurance professional will be sent periodic reminders until the application is completed or the offer expires.



YOU



Verify coverage and authorize e-signature

First, verify the information your insurance professional entered about you, then give us permission to collect necessary data and to deliver the policy online.

- HIPAA
- Authorization to Disclose
- E-sign and E-delivery Consent
- Privacy Notice



Answer questions

Answer some questions about your financial, lifestyle and medical history in our simple, interactive application. It helps to have the following handy:

- Any beneficiary names, addresses and Social Security numbers
- Your driver's license number
- The name, address and phone number of your doctor or medical provider
- A list of any medications you may be taking



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

As you complete the application, Symetra's underwriting system works simultaneously to deliver a real-time decision on your path to coverage:

- Instant approval
- Accelerated underwriting
- Full underwriting



Congratulations!

Your application for Symetra SwiftTerm is approved!

If you qualify for instant approval, you'll immediately receive a secure link via email to complete your purchase.

Getting your policy

Complete these three easy steps to coverage: e-signature acceptance, e-payment and e-delivery.



YOU

Click Continue to accept the policy offer and create your account!

Review policy offer

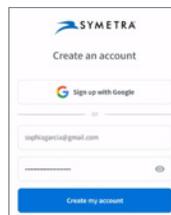


Review the offer for coverage. If everything looks good, hit Continue to accept the offer, create a SwiftTerm account and make your premium payment.

Or, if you choose not to proceed, hit No thanks and complete our brief survey to help us understand why (from “I need more time to think about it” to “It doesn’t fit my budget”). We’ll send you and your insurance professional an email confirming your decision to decline and intermittent reminders that you have 14 days from the policy offer date to accept the offer, in case you change your mind.



Create an account



When you create your SwiftTerm online account we will ask you to verify your identity with the last 4 digits of your Social Security number.



Make payment

Easy payment via our secure online portal.

Choose your payment method and frequency, then make your first payment.



Thank you!
Welcome to SwiftTerm



Welcome!

Payment is confirmed and you’re covered immediately! You’ll get an email with a link to the SwiftTerm self-service portal where you can manage your account online and access a PDF of your policy within 2-business days.

[View your policy \(PDF\)](#)

[Continue to account](#)

Self service portal

You can easily manage your Symetra SwiftTerm policy online through our self-service portal.

Designed for ease-of-use, the portal provides coverage and policy details including next payment date, term end date and beneficiary information.

You can view your policy, recent transactions and annual statements, and make updates online to:

- Payment and billing frequency
- Contact information
- And more!

Contact your insurance professional to learn more about Symetra SwiftTerm.



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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. 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 SwiftTerm policy or underwriting process. For a more complete description, please ask your insurance professional.