

# Symetra *SwiftTerm*'s automated application process

A fast, easy way to purchase term life insurance.

Do you have young, healthy clients who want life insurance protection but are too busy for in-person meetings and medical tests? Symetra SwiftTerm's automated application process offers them a faster, easier buying experience and greater control over their time.

**Our process is automated end-to-end: from application, to offer, payment and policy delivery. With three potential underwriting paths:**

**1 Instant approval**

A client who qualifies for instant underwriting approval can start and finish their purchase for coverage completely online in as little as 25 minutes.

**2 Accelerated underwriting**

During electronic screening of a client's medical and lifestyle history, we may find that we need a little more information. Your client will receive an email letting them know and we'll keep the underwriting process moving!

Qualified applicants receive an email confirming approval of their application for coverage within 24-72 hours with instructions to complete the online onboarding process.

**3 Full underwriting**

Occasionally, we may find additional medical records or an exam is needed. Your client will be provided a link to schedule a medical exam and we will be in communication with both of you throughout the process. Qualified applicants receive an email confirming the approval of their application in about 30 days with instructions on how to pick up online where they left off.



Whatever the underwriting path, SwiftTerm<sup>SM</sup> offers all applicants who qualify for coverage one convenient digital experience. And it all starts with you!

Let's review how the process works for a client with instant underwriting approval. 

# Digital Application

You start the application process, then your client gets a link to finish the rest!  
No cumbersome paperwork or uncomfortable telemed interview, ever!



**PRODUCER**

You help your client determine the amount of SwiftTerm coverage they need. SwiftTerm is available to insured ages 20-60; policy sizes \$100,000 to \$2 million. Business owned coverage is not available.

- Your BGA adds Symetra SwiftTerm to their list of available iGO® products.
- You must be licensed and appointed with Symetra to drop a ticket for SwiftTerm through your partner's iGO® dashboard.<sup>1</sup>



## Drops the ticket

The data you submit passes straight-through to Symetra's real-time intelligent application and underwriting process and sends a secure link to your client to pick up the application where you left off!

**Stay informed:** Stay on top of a client's progress via the usual pending case status tools on Symetra.com and iGO.

**With instant approval, your client is immediately emailed a secure link to SwiftTerm's onboarding platform to complete their purchase.**



**CLIENT**

**Client is emailed a secure link to the electronic application process.**

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

**Tip:** In addition to basic information, you'll need the social security number (SSN) and state of birth for the insured. If the owner is not the insured, you'll need their SSN, email address, phone number and relationship to the insured. You'll also need this information for any beneficiaries. If necessary, you can resend the link to your client or correct their email address in iGO.



**Authenticates and completes application**



**Verifies coverage and e-signs authorization**



**Electronically signs and submits completed application and gets real-time decision**



**Congratulations!**

Client authenticates and begins completing SwiftTerm's online, mobile-friendly application process.

First, they verify the information you entered about them on the drop-ticket<sup>2</sup> and e-sign authorization for us to collect the data we need and to deliver the policy online.

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

Our easy-to-complete, interactive questionnaire gathers your client's financial, lifestyle and medical history while Symetra's integrated underwriting system is simultaneously at work to deliver your client a real-time decision:

- Instant approval
- Accelerated underwriting, or
- Full underwriting

Your application for Symetra SwiftTerm is approved!

Complete these 3 easy steps to "Get Coverage."

# Digital Onboarding

e-acceptance, e-payment and e-delivery



CLIENT

We're sad to see you go! Every bit of feedback helps!

## Review policy offer

Continue

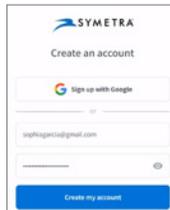
No thanks

Client reviews the offer for coverage. If everything looks good they hit continue to create their account and make their payment or no thanks to decline. If they elect to decline, the client is presented with a brief survey to help us understand why (from doesn't fit their budget to needing more time to think about it).

**Confirmation and Reminder emails:** If they elected to decline coverage, you and your client are immediately emailed confirmation with a reminder that the offer remains open for 14 days from the date of the policy offer. Reminders are emailed intermittently until the offer is accepted or expires.



Create an account



Client creates their SwiftTerm account and verifies their identity with the last 4 digits of their Social Security number.



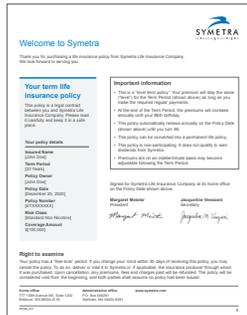
Make payment

## Easy payment via our secure online portal.

Client sets their payment frequency, method of payment and then reviews and completes the payment.



Thank you!  
Welcome to SwiftTerm



## Welcome!

Payment is confirmed and the policy is delivered from start to finish in as little as 25 minutes! A confirmation email is also sent to the client with a link to the SwiftTerm self-service portal to maintain their policy.

View your policy (PDF)

Continue to account

## Self service portal

Clients can easily manage their Symetra SwiftTerm policy online through the SwiftTerm self-service portal at [www.SwiftTermLife.com](http://www.SwiftTermLife.com).

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

Clients can view their policy, recent transactions, annual statements, and make updates online to:

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

Insurance professionals can monitor their client's SwiftTerm policy through Symetra's life insurance portal on [Symetra.com](http://Symetra.com).

**Contact us today to learn how Symetra SwiftTerm can help you to serve more people.**

**Symetra Life Sales Desk**

1-877-737-3611

Weekdays, 8 a.m. to 6 p.m. ET

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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.

Policy riders are not available in all states and terms and conditions may vary by state in which they are available.

Life insurance policies contain exclusions, limitations, reductions of benefits and terms for keeping them in-force.

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.

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

<sup>2</sup> It is essential to enter the coverage information agreed on with your client accurately. If something was not accurately entered in drop-ticket, the client will be instructed during the application review step to contact their insurance professional. A new drop-ticket will have to be entered in iGO.