

# Symetra SwiftTerm<sup>SM</sup>

## Pre-qualifying checklist

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 approval or accelerated underwriting. 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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[www.symetra.com](http://www.symetra.com)

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SwiftTerm™ is a service mark of Symetra  
Life Insurance Company.

### 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. 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.