

# MONTHLY SPOTLIGHT

June 2018



Symetra is a leading provider of life insurance and has strong financial ratings from each of the major rating agencies. Comdex: 80, A.M. Best: A, S&P: A, Moody: A2, Fitch: A<sup>1</sup>

## UNDERWRITING NICHES

A team of experienced brokerage underwriters and case managers dedicated to your office

Quick Quotes 24-48 hour turn around time -  
QuickQuote@symetra.com

Life headquarters in Waltham, MA

Retention \$5M, \$35M Auto Bind, \$65M Jumbo on single life products.

GoodLife Rewards Program:

- Lifestyle rewards program based on healthy lifestyle
- Based on a review of 20 criteria, can improve up to 3 Table ratings to Preferred
- Permanent products only up to age 70

Recently enhanced:

- More competitive
- Improved on cardiac cases
- Designed so more cases qualify

## SALES OPPORTUNITIES

Low cost Guaranteed UL

Competitive Guaranteed UL products, especially in single pays and level pays to 121 scenarios

Strong IRR's with modified rolling target

Term and Permanent conversion programs, converting other products to Symetra within 5 years of issue

Term products convert up to age 75

Single life - 100% premium back years 20 or 25

## PRODUCT/RIDER FEATURES

Competitive GUL Differentiators:

- Ranked #1 in 81% of cells and 1 or 2 in 90%
- High cash value on current side
- Free Chronic Illness rider up to 50% of Death Benefit
- Charitable giving rider – 1% of Death Benefit up to \$100k
- Return of Premium rider – years 20 or 25
- Chronic Illness plus rider – removed the permanency requirement

For more information, please contact your brokerage manager.

**FIRST AMERICAN**  
Insurance Underwriters

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