

# MONTHLY SPOTLIGHT

April 2017



Symetra is a leading provider of life insurance and has strong financial ratings from each of the major rating agencies. Comdex: 78, 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

Credit card payment for initial payment and semi-annual and annual modes

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 and SUL products

Competitive SUL and GUL 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

Advanced sales concepts dedicated website. Ability to co-branded materials, detailed presentations explaining the concepts

Term products convert up to age 75

Return of Premium riders on both individual life and Survivorship

Single life - 100% premium back years 20 or 25

SUL - 100% premium back years 15, 20, 25

## PRODUCT/RIDER FEATURES

New enhanced Chronic Illness Rider in addition to standard Chronic Illness Rider

Charitable Giving Rider, up to \$100K paid to charity

Terminal Illness Rider, up to 75%

Recently purchased by Sumitomo Life, one of the largest life insurance companies in Japan. Together Sumitomo and Symetra have over \$280 billion in combined assets<sup>2</sup>

For more information, please contact your brokerage manager.

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<sup>1</sup> Dates of last ratings updates or affirmations are as follows: A.M. Best - Nov. 22, 2016; Standard and Poors - June 14, 2016; Moody's - Feb. 1, 2016; and Fitch - Nov. 15, 2016

<sup>2</sup> As of March 31, 2016