



## UPDATES TO OUR UNDERWRITING GUIDELINES

**October 14, 2020**

Last spring, as a result of COVID-19, we announced several temporary changes to our underwriting guidelines. We are pleased to announce that we are easing some of these restrictions, effective immediately.

### Key Highlights:

- For ages 60 to 69, we are now applying routine underwriting assessment and criteria.
- For our high-net-worth foreign national market program, we have reverted to our pre-COVID underwriting capabilities (for A & B countries up \$20 million in capacity).

Please see the table below for additional details and requirements.

All cases	A Good Health Statement will be required.
Ages 70 and above	No changes to our previously communicated guidelines.
Ages 66 and above with co-morbidities	Proposed insureds having one or more of the following co-morbidities <b>or</b> a single co-morbidity rated Table 2 or higher will automatically be postponed. Co-morbidities include coronary artery disease, diabetes, pulmonary issues, obesity and immunosuppression disorders.
Ages 65 and above who vape	If the proposed insured vapes or uses vaping products, the case will be declined.
Smokers	Smokers who are not Standard or better will be postponed.

These guidelines apply to new formal and informal cases, as well as any submitted cases that are still in underwriting review.

We will continue to monitor updates from the U.S. Department of State and CDC, as well as other local, state and federal agencies, and we reserve the right to adjust these guidelines as conditions warrant.

If you have any questions or concerns, please contact your regional vice president or the Symetra Life Sales Desk at 877-737-3611 or [lifesales@symetra.com](mailto:lifesales@symetra.com).

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Guarantees and benefits are subject to the claims-paying ability of the issuing life insurance company.

This is not a complete description of Symetra's high-net-worth foreign national (HNWFN) market program. It may have new or amended rules and restrictions and is subject to change in order to be compliant with requirements in the client's home jurisdiction. The program is subject to change without notice.

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