

Symetra Swift

digital application process

Fast. Easy. Automated.

One easy process, three paths to success

Our award-winning Swift online application process provides term or permanent life insurance coverage through three possible underwriting paths: **instant coverage**, **accelerated underwriting** and **full underwriting**.

The process

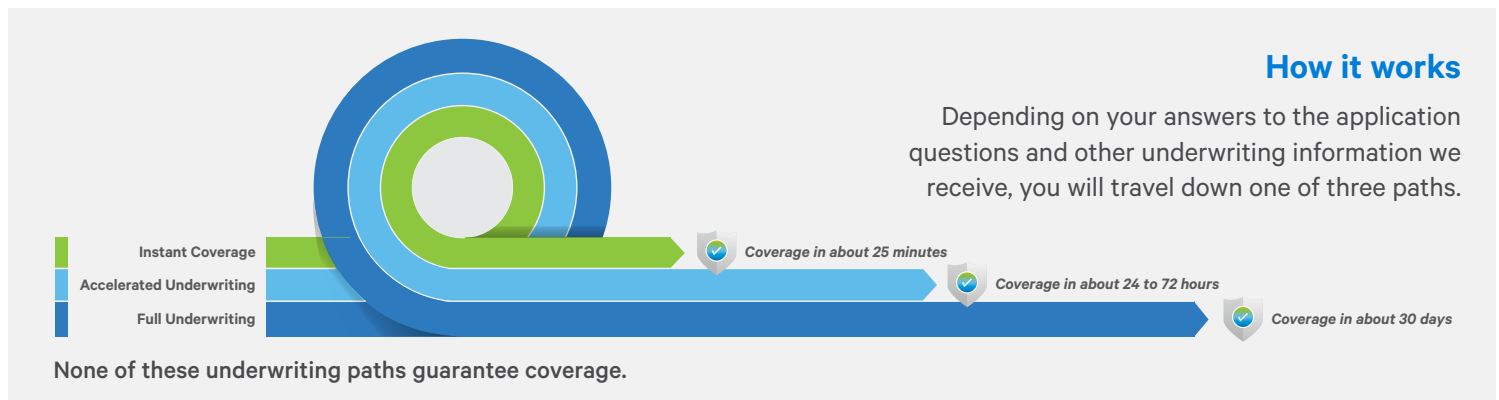
- Your insurance professional starts the application, then you can complete the rest with them or on your own.
- As your application is being completed, we'll be determining your eligibility for coverage:
 - If you qualify for **instant coverage**, you can be insured in as little as 25 minutes.
 - Sometimes we need to reach out for a little more info, but we'll make it quick with our **accelerated underwriting**.
 - If we need a deeper dive into your health history, we'll continue with **full underwriting**.
- Once we have all the information we need, we'll email you our offer. If you like it, you can sign electronically, pay your premium online, and your coverage starts immediately.

Three potential paths

- 1 Instant coverage (coverage possible in 25 minutes):**
If you qualify, you can be issued a Swift policy on the spot.
- 2 Accelerated underwriting (coverage possible in 24-72 hours):** Light underwriting is needed. We may review your application further and ask a few additional questions.
- 3 Full underwriting (coverage in about 30 days):**
A medical examination is needed. We may also request medical records. Coverage time can vary based on individual underwriting requirements.

Premium payment is required for coverage to take effect. For permanent policies, a signed illustration is also required.

Regardless of your path, we'll communicate with you and your insurance professional throughout the process.



Not a bank or credit union deposit, obligation or guarantee. May lose value.

Not FDIC or NCUA/NCUSIF insured. Not insured by any federal government agency.



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Symetra® is a registered service mark of
Symetra Life Insurance Company.

**Contact your insurance professional to learn more
about Symetra's Swift life insurance solutions.**

Important information

Symetra life insurance policies are issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004-5135 and are not available in all U.S. states or any U.S. territory.

Life insurance policies contain exclusions, limitations, reductions of benefits and terms for keeping them in-force. Please contact your insurance professional for complete details.

Guarantees and benefits are subject to the claims-paying ability of Symetra Life Insurance Company.

The Swift digital platform received the Gartner Eye on Innovation Award for Financial Services in the Americas Region in November 2021 and the Celente Model Insurer Award in Innovation Execution in March 2022.

This is not a complete description of Symetra's Swift life insurance policies. For more complete descriptions, please ask your insurance professional.