



# Symetra's One Class Upgrade Program



**Moving clients up through an even better underwriting experience**

**Are your clients ready for an upgrade? Give them the underwriting boost they deserve with our One Class Upgrade Program!**

## **What is it?**

Our One Class Upgrade Program is designed to move clients one underwriting rate class up to bring their overall insurance premiums down. Clients ages 65 and younger who receive a Standard Non-Nicotine rate class or better can receive one rate-class upgrade on Symetra Accumulator Ascent Indexed Universal Life (IUL) cases with coverage amounts of \$3 million or less.<sup>1</sup>

## **How does it work?**

The program works in tandem with Symetra's GoodLife Rewards (GLR) underwriting credits, which reward clients for their good health. Clients who qualify for a Standard Non-Nicotine rate class or better—prior to the application of GoodLife Reward credits—can receive a one-class upgrade above their GLR rate class offer—up to Super Preferred Non-Nicotine!<sup>2</sup>

## **Program start date**

January 15, 2023

## **Do these cases need to be submitted differently?**

There are no special requirements for clients to benefit from the One Class Upgrade Program. Simply submit cases as you normally would, and our underwriters will do the rest! Underwriting's final policy acceptance communication will indicate if the offer was improved with the use of GoodLife Rewards and/or the One Class Upgrade Program.

## **What products qualify for the program?**

Symetra Accumulator Ascent IUL

**Contact our Life Sales Desk to learn more about Accumulator Ascent IUL and the One Class Upgrade Program.**



*Continued >*



**Contact us for more information.**

**Symetra Life Sales Desk**

1-877-737-3611

Weekdays, 8 a.m. to 6 p.m. ET

[lifesales@symetra.com](mailto:lifesales@symetra.com)



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Life insurance is issued by Symetra Life Insurance Company (SLIC) and is not available in all U.S. states or any U.S. territory and is located at 777 108th Ave NE, Suite 1200, Bellevue, WA 98004.

Symetra Accumulator Ascent IUL is a flexible-premium adjustable life insurance policy with index-linked interest options. Policy form number is ICC17\_LC1 in most states.

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

Restrictions may apply to the Symetra One Rate Class Upgrade and GoodLife Rewards programs. Programs are subject to change without notice.

The One Class Upgrade Program is available with our High-Net Worth Foreign National Market (HNWFN) Program.

The One Class Upgrade Program is not available with our MultiLife Business Program.

This is not a complete description of the Symetra Accumulator Ascent IUL product. For a more complete description, refer to the policy.

<sup>1</sup> An insured may qualify for consideration under the One Class Upgrade Program up to a maximum of \$3M death benefit (cumulatively).

<sup>2</sup> The GoodLife Rewards Program can help qualifying clients move up to as many as three mortality classes by receiving credits for good health during the underwriting process (up to Preferred Non-Nicotine). Table rated policies are not eligible for the One Class Upgrade Program.