

## Individual Life

# Underwriting requirements and preferred guidelines

### Requirements for Symetra life insurance products<sup>1</sup>

Face Amount	Ages 0-17	Ages 18-40	Ages 41-50	Ages 51-69	Ages 70+
<b>less than \$100,000</b>	Tele-interview	Paramed exam Urinalysis Full blood	Paramed exam Urinalysis Full blood	Paramed exam Urinalysis Full blood	Paramed exam Urinalysis Full blood Senior supplement
<b>\$100,000–\$250,000</b>	Tele-interview	Paramed exam Urinalysis Full blood	Paramed exam Urinalysis Full blood	Paramed exam Urinalysis Full blood	Paramed exam Urinalysis Full blood EKG Senior supplement
<b>\$250,001–\$1,000,000</b>	Tele-interview	Paramed exam Urinalysis Full blood	Paramed exam Urinalysis Full blood	Paramed exam Urinalysis Full blood	Paramed exam Urinalysis Full blood EKG Senior supplement
<b>\$1,000,001–\$5,000,000</b>	Contact underwriter	Paramed exam Urinalysis Full blood	Paramed exam Urinalysis Full blood	Paramed exam Urinalysis Full blood	Paramed exam Urinalysis Full blood EKG Senior supplement Financial supplement/ Electronic IR
<b>\$5,000,001–\$10,000,000</b>	Contact underwriter	Paramed exam Urinalysis Full blood Financial supplement	Paramed exam Urinalysis Full blood Financial supplement	Paramed exam Urinalysis Full blood EKG Financial supplement	Paramed exam Urinalysis Full blood EKG Senior supplement Financial supplement/ Electronic IR
<b>\$10,000,001 and above</b>	Contact underwriter	Paramed exam Urinalysis Full blood EKG Financial supplement/ Electronic IR Third party financials	Paramed exam Urinalysis Full blood EKG Financial supplement/ Electronic IR Third party financials	Paramed exam Urinalysis Full blood EKG Financial supplement/ Electronic IR Third party financials	Paramed exam Urinalysis Full blood EKG Senior supplement Financial supplement/ Electronic IR Third party financials

**See next page for full requirement definitions.**

Additional tests may be required for some applicants.

Motor Vehicle Records (MVR) required on all applicants.

Rx check ordered for all applicants.

For ages 69 and under, the paramed exam, full blood, urinalysis and EKG are all valid for up to 12 months after being performed; for ages 70 and older, they are valid for up to 6 months.

All applicants ages 70 and older are required to have a paramed administered senior supplement.

For death benefit option C, order requirements for 1.5 times the face amount.

To complete the financial supplement, please use the state-specific Symetra form.

**Continued >**

## Requirement definitions

### **Tele-interview**

A part 2 interview about health history and nicotine use.

### **Paramed exam**

This exam is completed by a paramedical company and includes a medical history interview and physical measurements.

### **Full blood**

A blood sample drawn by a paramedical company from a vein in the arm and tested for a variety of body system functions—kidney, liver, lipids, sugars, and HIV. NT proBNP is ordered on most blood profiles over age 50.

### **Urinalysis**

A urine sample taken by a paramedical company and used to test for protein, sugar, nicotine, and drugs of abuse, and may include HIV.

### **EKG (electrocardiogram)**

Recorded by a paramedical company and is used to study and record the electrical activity of the heart.

### **IRIX**

A prescription database and medical claims check.

### **Senior supplement**

An exam completed by a paramedical company where cognitive questions are asked and mobility tests are performed. Cognitive questions may involve word recall, clock drawings and questions around activities of daily living.

### **Financial supplement**

Required for \$5 million face amounts and above. This may include tax returns covering the past two years, brokerage statements, bank accounts, or real estate assessments. Financial statements may be required on business cases at lower face amounts or other applications with complex financial arrangements. To complete the Financial supplement, please submit Symetra form LUC-32 or any supporting financial documentation by a third party.

### **Electronic IR (inspection report)**

An internal automated search completed by one of our vendors, whereby no contact is made to the proposed insured.

### **Third party financials**

Signed statements that verify the applicant's current net worth and income within the last three years. Information provided by a certified public accountant (CPA), accountant or estate attorney without supporting documents does not constitute a third-party statement. Supporting documents that may be used (but are not limited to) include balance sheets, brokerage/bank statements and/or tax returns.

*Continued >*

## Exceptions to above underwriting requirements

In some instances, the face amount used to determine underwriting requirements will be larger than the amount on the application. These instances include:

- 1 In-force life coverage with Symetra that was applied for within the last 12 months:**  
Take the total of all face amounts.
- 2 Guaranteed insurability option (GIO):**  
Add the applied-for GIO amount to the face amount.
- 3 Death benefit option C:**  
Multiply 1.5 times the face amount.

## Ordering medical requirements

Here are some things to keep in mind when scheduling the exam:

1. Call a Symetra-appointed paramedical service company.

Approved paramed providers	
ExamOne	1-877-933-9261
APPS	1-800-635-1677

These companies will help you locate an office for the city where you want to schedule the exam.

2. Confirm the specific exam and tests required with the examiner.
3. Follow up on your appointments with the examiner. Mention that you would like to be notified when scheduling is confirmed, or when the exam is completed.

For the customer-facing piece titled "Important information about your life insurance exam" (form number LU-521), please contact the Symetra Life Sales Desk at 1-877-737-3611 or [lifesales@symetra.com](mailto:lifesales@symetra.com) between the hours of 8 a.m. and 6 p.m. ET.

Lab results are available to the applicant upon request.

*Continued* >

## Preferred underwriting guidelines

	Super Preferred Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine/ Preferred Nicotine
<b>Medical history</b>	Standard insurance risk and no history of Type I diabetes, cancer or cardiovascular disease		
<b>Family history</b> (Disregard family history if the insured is age 70 and over)	No death of parent or sibling prior to age 65 from heart disease, coronary artery disease or cancer	No death of parent or sibling prior to age 60 from heart disease or coronary artery disease	
<b>Nicotine use</b>	No use of nicotine products within 60 months	No use of nicotine products within 36 months	No use of nicotine products within 12 months <b>Preferred Nicotine:</b> Nicotine use OK
<b>Current exam results</b>			
<b>Blood profile</b>	Normal Cholesterol/HDL ratio 4.5 or less TC < 300	Normal Cholesterol/HDL ratio 5.5 or less TC < 300	Normal Cholesterol/HDL ratio 6.5 or less TC < 300
<b>Blood pressure</b>	135/85 max for ages 20-60 and 140/90 max for ages 61+	140/90 max for ages 20-60 and 145/90 max for ages 61+	145/90 max for all ages
<b>Weight</b>	See height/weight chart		
<b>Aviation</b>	No private aviation	Available if over 100 solo hours, 750 hours of total flight time, IFR, averages 25-250 hours per year, flies in US and Canada only, ages 70 and under, clean MVR	
<b>Alcohol and/or drug use</b>	No counseling or treatment in past 10 years	No counseling or treatment in past 7 years	No ratable history
<b>Driving</b>	No more than two moving violations in past 3 years No DWI in past 5 years		No more than three moving violations in past 3 years No DWI in past 3 years
<b>Other</b>	No motor vehicle racing		N/A

Refer to the product fact sheet for issue ages and minimum face amounts.

*Continued >*

## Height/weight chart

Symetra life insurance products<sup>1</sup>

Ages 60 and under				Ages 61+			
BMI	29	31	33	BMI	33	34	35
	Super Preferred Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine/Preferred Nicotine		Super Preferred Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine/Preferred Nicotine
Height	Weight	Weight	Weight	Height	Weight	Weight	Weight
4'8"	129	138	147	4'8"	147	152	156
4'9"	134	143	153	4'9"	153	157	162
4'10"	139	148	158	4'10"	158	163	167
4'11"	144	154	163	4'11"	163	168	173
5'	149	159	169	5'	169	174	179
5'1"	153	164	175	5'1"	175	180	185
5'2"	159	170	180	5'2"	180	186	191
5'3"	164	175	186	5'3"	186	192	198
5'4"	169	181	192	5'4"	192	198	204
5'5"	174	186	198	5'5"	198	204	210
5'6"	180	192	204	5'6"	204	211	217
5'7"	185	198	211	5'7"	211	217	223
5'8"	191	204	217	5'8"	217	224	230
5'9"	196	210	223	5'9"	223	230	237
5'10"	202	216	230	5'10"	230	237	244
5'11"	208	222	237	5'11"	237	244	251
6'	214	229	243	6'	243	251	258
6'1"	220	235	250	6'1"	250	258	265
6'2"	226	241	257	6'2"	257	265	273
6'3"	232	248	264	6'3"	264	272	280
6'4"	238	255	271	6'4"	271	279	288
6'5"	245	261	278	6'5"	278	287	295
6'6"	251	268	286	6'6"	286	294	303
6'7"	257	275	293	6'7"	293	302	311
6'8"	264	282	300	6'8"	300	310	319
6'9"	271	289	308	6'9"	308	317	327
6'10"	277	297	316	6'10"	316	325	335
6'11"	284	304	323	6'11"	323	333	343
7'	291	311	331	7'	331	341	351



Symetra Life Insurance Company  
777 108th Avenue NE, Suite 1200  
Bellevue, WA 98004-5135

[www.symetra.com](http://www.symetra.com)

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

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

<sup>1</sup> Excludes Symetra's Swift products.

PRODUCER USE ONLY