

Frequently Asked Questions

What is 'Symetra GoodLife Rewards'?

Symetra GoodLife Rewards is an underwriting crediting program designed to reward your age 70 or younger clients for their good health by upgrading them to better underwriting classes—up to Preferred Non-Nicotine—and using credits to offset table ratings—up to three tables.

How does it work?

During the underwriting process, the Symetra underwriter will gather information from medical records around certain lifestyle factors and medical tests, and then score each one. The total score can then be used for purposes of improving the underwriting class or offsetting the table rating.

What criteria are reviewed and scored?

There are approximately 20 criteria that are reviewed and assessed. Examples include:

- Never used nicotine products
- Blood pressure history
- Family history
- Cholesterol
- Body Mass Index (BMI)
- Treadmill test results
- Advanced tests such as echocardiograms, colonoscopies and pulmonary function tests

How is the information accessed?

The criteria are gleaned from underwriting requirements, medical records and test results.

What is the maximum number of rate class improvements?

Symetra GoodLife Rewards can help your age 70 and younger clients move up by as many as three mortality classes. Applicants can also potentially move from mild substandard or Standard classes into Standard Plus or Preferred rate classes.

What is the maximum number of table ratings that can be offset?

Three table ratings. For instance, if your client is assessed table 3 (175%) for a medical issue, they could potentially be upgraded to table 2, table 1 or Standard Non-Nicotine.

Are there any health issues that do not qualify for credits?

Yes, applicants with documented histories of most cardiovascular diseases, cancer or mental health issues are not eligible for most, if any, credits. There are cases where the overall history does not qualify for the program. Application of the credits is at the underwriter's discretion.

What products qualify for the Symetra GoodLife Rewards program?

At this time, Symetra's UL-G, CAUL and SUL-G products qualify for the program.

How do I know if my client qualifies?

All applicants of Symetra's UL-G, CAUL or SUL-G policies who are 70 or younger qualify for the program. Applicants over 70 or those with the health histories mentioned above do not. Some applicants will qualify for more credits than others, while some may not qualify for any.

How will I know at issue if my customer received their credits?

The policy package will include a generic confirmation letter that informs the client he or she has qualified for underwriting credits. Underwriting's final policy acceptance communications will also show rewards were used.

Who do I contact if I have questions?

If you have questions about the program, feel free to contact the Symetra Life Sales Desk at 1-877-737-3611, Monday through Friday, 8 a.m. to 6 p.m., Eastern Time, and they can answer your questions or put you in touch with an underwriter.

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

Symetra UL-G and Symetra CAUL are flexible premium universal life insurance products. The policy form number is ICC14_LC2 in most states.

Symetra SUL-G is a flexible premium adjustable survivorship life insurance policy. Policy form number is ICC14_LC1 in most states.

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