Symetra Life Insurance Company
First Symetra National Life Insurance Company of New York

Program highlights

Symetra's high-net-worth foreign national market program

Solutions for the growing global market

Today's high-net-worth clients may live or come from all over the world, but many share the same life insurance needs. Our expertise can help clients with U.S. ties navigate the complexities of generational wealth transfer with a program designed specifically for the high-net-worth foreign national (HNWFN) market.

Program highlights

- Availability: Symetra's permanent and term life insurance products[1]
- Minimum policy face amount:
  - Permanent insurance: $1 million (USD)
  - Term insurance: $3 million (USD)
- Minimum proposed insured global net worth: $1 million (USD)
- Flexible options for U.S. Nexus/Connection requirements
- Two ownership options: Direct ownership and U.S. ownership
- Issue ages: 20–75 for A and B countries
  20–70 for C countries
- Medical risk: Up to Table D
- Limited power of attorney (LPOA) available for policy delivery and receipt of mail
- Coverage is usually available for individuals residing in over 150 countries[2]
- Premium financing is available for qualified individuals (refer to piece LIM-1419)[3]

Why Symetra?

- Experienced in the HNWFN marketplace.
- In the life insurance business since 1957.
- $77.9 billion in assets.[4,5]
- Symetra Financial Corporation's parent company, Sumitomo Life, has over 100 years of history and is one of the largest life insurance companies in Japan.
- Sound financial strength ratings: www.symetra.com/ratings

The market opportunity

The HNWFN market is growing at a rapid pace and has significant potential for financial professionals with access to good prospects.

25.3 MILLION

Approximately 25.3 million high-net-worth individuals (HNWI) around the world.[6]

$98.3 TRILLION

$98.3 trillion combined global wealth.[6]

$83.5 TRILLION

An unprecedented "great wealth transfer" of $83.5 trillion is set to be passed to "next-gen" HNW individuals (Gen X, millennials and Gen Z) by 2048.[7]

To learn more, please review our program guidelines or contact Symetra's Life Sales Desk at 1-877-737-3611 or lifesales@symetra.com.

References to "Symetra" are to Symetra Financial Corporation and its subsidiaries. Symetra Financial Corporation is a wholly owned, U.S.-based subsidiary of Sumitomo Life and is Sumitomo Life's primary presence in the United States. Symetra's life insurance products are issued through its subsidiaries, Symetra Life Insurance Company (est. 1957).

Each company is responsible for its own financial obligations.

Sumitomo Life is a Japan-based mutual life insurance company whose products are not available in the U.S. or any U.S. territory.

Symetra Life Insurance Company is a direct subsidiary of Symetra Financial Corporation. First Symetra National Life Insurance Company of New York is a direct subsidiary of Symetra Life Insurance Company and is an indirect subsidiary of Symetra Financial Corporation (collectively, "Symetra").

Neither Symetra Financial Corporation nor Symetra Life Insurance Company solicits business in the state of New York and they are not authorized to do so.

Symetra's life insurance is issued by Symetra Life Insurance Company.

Products are not available in all U.S. states or any U.S. territory.

In New York, term life insurance is issued by First Symetra National Life Insurance Company of New York, New York, NY. Mailing address: P.O. Box 34690, Seattle, WA 98124.

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.

[1] Excludes Symetra's Swift products.

[2] Please refer to the country list in Symetra's High-Net-Worth Foreign National Program Guide (LIM-1543).

[3] To be eligible for premium financing, clients must have a net worth of at least $5 million and an annual income of at least $200,000.

[4] All financial figures for Symetra Financial Corporation are reported on a GAAP basis.

[5] As of Dec. 31, 2025, liabilities were $73.9 billion and stockholder's equity was $4.0 billion.

[6] Capgemini Research Institute: World Wealth Report 2026.

[7] Capgemini Research Institute: World Wealth Report 2025.

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