SYMETRA

Symetra Life Insurance Company

Symetra Sales Flash

What's New

Explore our enhanced high-net-worth foreign national program

This month, we relaunched our high-net-worth foreign national (HNWFN) market program with some exciting enhancements! With the global market growing at a rapid pace, we refreshed our program to help you and your HNWFN clients more easily navigate the complexities of generational wealth transfer—and offer even more flexibility and support.

Program enhancements and key highlights include:[1]

- Expanded capacity to $30 million, with a $50 million jumbo limit.
- Improved underwriting risk classifications for key metropolitan areas.
- Accessible to clients with minimum global net worths of $1 million.
- Face amounts starting at $1 million for permanent insurance and $3 million for term.*
- Broad issue-age ranges of 20–75 for “A” and “B” countries and 20–70 for “C” countries.
- Eligibility across our fixed permanent and term life insurance products, with full underwriting up to Table D.
- Streamlined policy delivery available through limited power of attorney (LPOA).

Review our HNWFN program guide for complete details.

**For cases under $3 million of coverage, the last day to submit the application will be October 15, 2026.*

HNWFN program guide (PDF)

To learn more about our enhanced program, visit our HNWFN microsite or contact our Life Sales Desk at 1-877-737-3611 or lifesales@symetra.com. We look forward to helping you identify and support opportunities in this important market segment.

Be on the lookout for a Symetra HNWFN enhancements webinar invite coming to your inbox soon!

Product and Program Updates

Top five reasons to choose Accumulator Ascent IUL


SYMETRA

Top five reasons to choose Accumulator Ascent IUL

When your clients are seeking accumulation-focused indexed universal life, the right product matters. After all, this will be a long-term relationship with the carrier, and the product's ability to weather uncertainty and deliver value over time is important.

Symetra Accumulator Ascent IUL stands out with:

1. **High distribution potential** and low policy charges.
2. **Living benefit riders**, including our exclusive Cancer Care Compass®.
3. **Diverse index strategies**, like our Nasdaq-100 Index® with Bonus and exclusive Allocation Index options.
4. **Value-focused specialty riders**, like our Charitable Giving Benefit.
5. **Index credits based on beginning segment values**, which can make a real difference over time.

Plus, we offer accommodating underwriting programs to help make doing business with us even easier, including our Accelerated Underwriting (PDF), MultiLife Business (PDF) and high-net-worth foreign national (PDF) programs.

Get to know the Symetra difference in accumulation-focused designs.

Explore our flyer (PDF)

Build a reward and retention strategy with Symetra's MultiLife Business Program


SYMETRA

Symetra MultiLife Business Program

Employees of businesses that put more effort into recognizing their efforts are five times more likely to stay.[2]

In our case study (PDF), see how two business owners implemented an executive bonus plan designed specifically for them with our MultiLife Business Program's streamlined, guaranteed-issue underwriting process and our Accumulator Ascent IUL product. Give your business cases an underwriting edge with Symetra's MultiLife Business Program!

Read the case study to learn more (PDF)

Key-person coverage: A simple way to keep the business afloat


SYMETRA

The "cost" of a key employee

Small business is big business—and key-person coverage is one of the simplest, most effective ways to help keep a small business running when the unexpected strikes.

Consider these statistics: 71% of small businesses are very dependent on one or two people for their success. Yet only 22% have key-person coverage in place.[3]

Key-person life insurance provides a generally tax-free death benefit that can help the business cover lost profits, repay debts and stay afloat while determining next steps. See how it can work in real-life in our case study.

View our case study (PDF)

About Symetra


SYMETRA

The Symetra difference

Experience the Symetra difference

Why are financial professionals turning to Symetra for innovative life insurance solutions? Our award-winning Swift digital platform, flexible programs and competitive term and indexed universal life (IUL) products make it easier than ever to do business and deliver the protection your clients need.[4,5]

With instant coverage up to $5 million through SwiftTerm and $3 million through SwiftProtector, plus strong financial ratings and national recognition from Forbes, the Wall Street Journal and CNBC Select, Symetra is a partner you can trust to perform.[6,7]

Explore "The Symetra Difference" (PDF) to see how our digital speed, underwriting flexibility and living benefits can help you grow your business and better serve your clients.

View the flyer (PDF)

Symetra Individual Life on LinkedIn

Don't forget to follow Symetra Individual Life on LinkedIn to stay on top of the latest life product news, updates and innovations.

Share our posts to help reach potential new leads, engage with your customers, build credibility with personalized solutions to help meet customer needs, and more.

We look forward to connecting!

Follow us on LinkedIn

Related Links

- › Our Product Suite
- › Symetra at a Glance (PDF)
- › About Us
- › Newsroom

Symetra Social Impact

Our corporate social responsibility program, Symetra Social Impact, is designed to strengthen communities, engage employees and support a sustainable future for our planet.

Life insurance is issued by Symetra Life Insurance Company (SLIC). Products, riders, features, terms and conditions may vary by state and not available in all U.S. states or any U.S. territory.

Symetra Accumulator Ascent IUL is a flexible-premium adjustable life insurance policy with index-linked interest options. The policy form number is ICC17_LC1 in most states.

Symetra SwiftTerm is a term life insurance policy. Policy form number is ICC20_LC1 in most states.

Symetra SwiftProtector is flexible-premium adjustable life insurance policy with index-linked interest options. Policy form number is ICC23_LC1 in most states.

Policy riders and endorsements are not available in all U.S. states or any U.S. territory, and terms and conditions may vary by state in which they are available. Where available, riders are usually issued under the following form numbers: Charitable Giving Benefit ICC16_LE8. Where available, endorsements are usually issued under the following form numbers: Symetra Allocation Index 1-Year Point-to-Point ICC20_LE6, Symetra Allocation Index 2-Year Point-to-Point ICC20_LE7 and Nasdaq-100 Index with Bonus ICC24_LE3.

Life insurance policies contain exclusions, limitations, reductions of benefits and terms for keeping them in-force.

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

Symetra's Cancer Care Compass® is a rider package comprised of the Cancer Insurance Rider and the Value Added Services Rider and is available with Symetra's indexed universal life insurance policies.

The Cancer Insurance Rider is offered at application for an additional cost and is usually issued under rider form number L-10351. The rider is only available for insureds issue ages 20-80, and if elected, additional underwriting will be required. It's possible that the insured is approved for the base policy but declined for the rider based on the rider underwriting results. The rider is not available on policies with ratings worse than Table 4, with annual flat extras exceeding $5 per $1,000, or with both flat extras and table rates. The maximum cash benefit amount is selected at application and cannot be increased once the rider is issued. If the Cancer Insurance Rider is declined, the Value Added Services Rider is not available.

If the insured is certified as having been diagnosed with a Category One or Two cancer after the benefit waiting period, the policyowner will be eligible to receive a lump-sum cash benefit. The claim must be submitted to Symetra with a board-certified physician's statement and proof of the insured's qualifying cancer diagnosis as soon as reasonably possible. The initial benefit amount may be lower than the maximum benefit amount elected (Category One) if the diagnosis is first certified as a Category Two cancer. If the insured is subsequently diagnosed and certified with a Category One cancer, any remaining benefit will be paid out in a lump sum. When the total maximum benefit amount is paid, the rider will terminate and the monthly rider charges will stop. In no case will the total benefit amount be higher than the maximum benefit amount. The payout of the rider's benefit amount will have no effect on the policy's death benefit, accelerated death benefit rider benefits, policy value or loan value. For policies with a lapse protection benefit, the lapse protection value will be reduced by rider charges.

Monthly rider charges, when deducted from the policy value, are treated as withdrawals and are subject to the same income tax rules that apply to any other withdrawals. The purchase of this rider and/or receipt of a Cancer Benefit Amount payment may have other income tax consequences. Clients should consult with their personal tax or legal professional before applying for this benefit. Cancer Care Compass includes the Value Added Services Rider for an additional cost and is usually issued under form number L-10358. The value-added services are provided by third-party providers that are independent of Symetra Life Insurance Company. Registering to use or using these services is optional.

Cancer Care Compass can only be sold by licensed insurance producers with a health line of authority.

A rider is a provision of the policy that may have additional costs, limitations, potential benefits and features that should never be confused with the base policy itself. Before evaluating the benefits of a rider, clients should carefully examine the policy to which it is attached.

Certain benefits or riders may have tax implications. Clients should consult with their legal or tax professional prior to purchasing.

The Charitable Giving Benefit Rider is an optional rider offered at no additional charge. It is only available on policies with specified amounts of $100,000 or more. Payment is 1% of the original base policy specified amount, to a maximum of $100,000, regardless of whether or not the policy specified amount has been increased. If the policy specified amount has been decreased, 1% of the remaining base policy specified amount is paid. The charity must be designated at time of issue and qualify under federal tax code sections 170(c) and 501(c). If the charity is not operating at the time of the insured's death, we may allow the estate to direct proceeds to another qualified charity.

Symetra Accumulator Ascent IUL and SwiftProtector has fixed and indexed accounts. Interest credited to the indexed accounts is affected by the value of outside indexes. Values based on the performance of any index are not guaranteed.

The policy does not directly participate in any outside investment or index.

It is not possible to invest in an index.

Symetra reserves the right to add, modify or remove any index strategy or crediting method subject to applicable regulatory approval. If any index is discontinued or if the calculation of any index is changed substantially, Symetra reserves the right to substitute a comparable index.

WITH RESPECT TO THE PRODUCT(S).

Restrictions may apply to Symetra's High-Net-Worth Foreign National Program, MultiLife Business Program and Accelerated Underwriting Program, and they're subject to change without notice.

This is not a complete description of Symetra's High-Net-Worth Foreign National 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.

Our MultiLife Business Program does not guarantee employee eligibility and that a policy will be issued. Refer to the MultiLife Business Program Guide (LIM-1640) for eligibility requirements.

The Accelerated Underwriting Program is not available with Symetra's High-Net-Worth Foreign National Program. Certain policy riders are not available for cases placed through this program.

This is not a complete description of the Symetra's life insurance products. For a more complete description, please refer to the policy.

[1] All amounts in U.S. dollars (USD).

[2] TeamStage: "Employee Retention Statistics: A 2024 Overview," last accessed Aug. 4, 2026.

[3] Source: Insurance Information Institute "Insuring Your Business: Small Business Owners' Guide to Insurance," accessed Aug. 21, 2025.

[4] Symetra's Swift digital platform won the 2021 Gartner Eye on Innovation Award for Financial Services and the 2022 Celent Model Insurer Award in Innovation Excellence.

[5] For more information, please refer to Competitive Analysis form number LIM-1797, LIM-1688, and LIM-1781. Based on competitor information that is current and accurate to the best of our knowledge as of July 2026. Go to www.symetra.com/financialprofessionals for more information.

[6] Financial ratings as of May 29, 2026. Ratings are subject to change. Please refer to www.symetra.com/ratings for current information.

[7] Sources: Best Term Life Insurance Companies of 2026 | July 2026 - Forbes Advisor https://www3.symetra.com/e/1036173/term-life-insurance-companies-/6jd9dc/1110707743/h/w7NXsRhUDhay9z5EUvxZhALg7zsewRYxpb661sKdvs4, Best Term Life Insurance | July 2026 – Wall Street Journal https://www3.symetra.com/e/1036173/rance-best-term-life-insurance/6jd9dg/1110707743/h/w7NXsRhUDhay9z5EUvxZhALg7zsewRYxpb661sKdvs4, Best Cheap Life Insurance | July 2026 – CNBC Select https://www3.symetra.com/e/1036173/lect-best-cheap-life-insurance/6jd9dk/1110707743/h/w7NXsRhUDhay9z5EUvxZhALg7zsewRYxpb661sKdvs4