

Symetra Sales Flash

Recent Recognition

SwiftTerm[®] earns recognition from top publications to start 2026

[SwiftTerm](#) continues to make waves by earning recognition from top publications like *Forbes*,¹ *The Wall Street Journal*² and *CNBC*³ as a leader in term life insurance for 2026. What sets SwiftTerm apart? Its competitive combination of same-day coverage and market-leading low rates.^{4,5}



- **Forbes Advisor:** [Best rates for high coverage amounts](#)
- **The Wall Street Journal:** [Best for low rates](#)
- **CNBC Select:** [Best for living benefits](#)

If you haven't experienced SwiftTerm yet, now's the perfect time to see what the buzz is about.

Looking for permanent coverage instead? Our Swift digital platform also offers SwiftProtector[®]—indexed universal life insurance with guaranteed death benefit protection and cash accumulation potential that can be delivered in as little as 25 minutes.⁵

Discover the difference with Symetra's [SwiftTerm](#) and [SwiftProtector](#) today!

What's New

New partner portal enhancements, including multiple document upload

Symetra has enhanced our partner portal to make managing pending Swift cases faster and easier.

- Upload up to five documents at once.
- Include notes with your submissions.
- When you upload responses to a requirement, it's matched for underwriting review in real time to streamline the application review for faster decisions.



These enhancements reduce back-and-forth, save time, and help keep your cases moving forward.

Our portal's 24/7 tools and information help you stay on top of your business, including pending case tracking, in-force client visibility, commissions and more, all designed for efficient policy management and saving time.

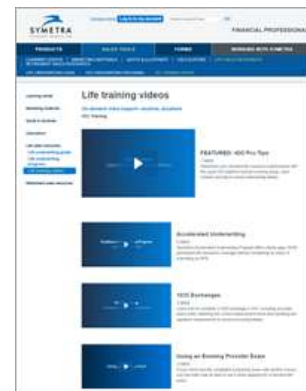
If you haven't logged in recently, explore Symetra's partner portal today!

Log in today

On-demand video library

When you have questions, our [new life video resource library](#) has answers!

From accelerated underwriting to iGO pro tips, our new video library offers short, on-demand videos designed to make your life business easier. Your time matters, and these videos get right to the point with the support you need when you need it.



This growing resource covers the topics you ask about most, including:

- iGO pro tips
- Accelerated underwriting
- Life insurance replacements and 1035 exchanges
- How to use existing provider exams
- Swift underwriting

Every moment counts when a case is on the line, so bookmark this page and check back frequently to see what's new!

Explore our video library

Fast Facts: 2026 tax updates

As we start the new year, we also start new tax levels for federal estate and gift tax rates. Our updated “Fast Facts” flyer provides key tax figures and highlights for 2026.

[Get the facts today \(PDF\)](#)



The flyer titled "Fast Facts: 2026 Tax Updates" from Symetra provides a summary of key tax figures for 2026. It includes a table with columns for "Category", "2025", and "2026". The categories listed are: Federal estate tax rate, Federal gift tax rate, Federal estate tax exemption, Federal gift tax exemption, State estate tax rate, State gift tax rate, State estate tax exemption, and State gift tax exemption. The 2026 rates are generally higher than the 2025 rates, and the exemptions are also updated.

Category	2025	2026
Federal estate tax rate	18%	18%
Federal gift tax rate	18%	18%
Federal estate tax exemption	\$11.73 million	\$13.61 million
Federal gift tax exemption	\$11.73 million	\$13.61 million
State estate tax rate	Varies by state	Varies by state
State gift tax rate	Varies by state	Varies by state
State estate tax exemption	Varies by state	Varies by state
State gift tax exemption	Varies by state	Varies by state

2026 Symetra IUL sweep dates

Need a quick reference of our Symetra IUL sweep dates? Our one-page flyer provides a simple calendar with guaranteed processing and sweep dates for 2026.

[Check out the flyer \(PDF\)](#)



The flyer titled "2026 sweep dates: Symetra indexed universal life (IUL)" provides a calendar of sweep dates for 2026. It includes a table with columns for "Month", "Sweep Date", and "Processing Date". The sweep dates are generally on the 15th of each month, and the processing dates are on the 1st of each month.

Month	Sweep Date	Processing Date
January	15/01/2026	01/02/2026
February	15/02/2026	01/03/2026
March	15/03/2026	01/04/2026
April	15/04/2026	01/05/2026
May	15/05/2026	01/06/2026
June	15/06/2026	01/07/2026
July	15/07/2026	01/08/2026
August	15/08/2026	01/09/2026
September	15/09/2026	01/10/2026
October	15/10/2026	01/11/2026
November	15/11/2026	01/12/2026
December	15/12/2026	01/01/2027

HNWFN Updates

High-net-worth foreign national program enhancements

We're excited to kick-off the new year with enhancements to our high-net-worth foreign national (HNWFN) market program, designed to make doing business flexible and more efficient.

What's new

- **U.S. post office boxes are now accepted** as the address of record for both new and existing customers. Please note that policyowners are responsible for regularly monitoring their mail and ensuring they receive all policy-related communications sent to any U.S. address.
- Our translation reimbursement amount has increased to **\$400 for permanent cases** and will remain at **\$300 for term cases** if the policy is placed in-force.

Helpful reminders

- If you'd like your HNWFN clients to **view their policy details online**, simply have them complete the [online customer policy portal enrollment and agreement form](#)



[\(PDF\)](#) and create an account.⁶ Once enrolled, they can view their payment method, mode and transaction history, review their ownership and beneficiary information, access additional policy details and more.

- **For Florida contracts**, it's **not permitted** to request or use a foreign travel supplement as part of the application packet or in the underwriting process.

Our many years of market expertise can help you and your HNWFN clients who have ties to the U.S. navigate the generational wealth transfer process with a robust program designed specifically for their needs. We look forward to supporting your HNWFN business in 2026 and beyond.

[Explore our updated program guide \(PDF\)](#)

Product Updates

Have you reached out to clients recently about their life insurance?

We know that many people who purchase life insurance often "set it and forget it." But as we've all seen in the last few years, a lot can change in a short period of time.

We encourage you to take time in the new year to check in and share our [life insurance policy review brochure \(PDF\)](#) with your clients. It will help your clients stay on track to meet their goals and also create goodwill that may lead to more business. It's a win-win.

You may also be interested in completing [trust-owned policy reviews \(PDF\)](#).



[Check out our life insurance policy review brochure \(PDF\)](#)

About Symetra

New year, new brand campaign

Symetra will step onto the national stage with a new brand advertising campaign airing across broadcast and digital channels during the international winter sports competitions. Featuring basketball legend Sue Bird, this campaign is designed to elevate our brand awareness. Keep an eye out—we think it's a strong reflection of where our brand is headed.



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.

Connect with us:



Life insurance is issued by Symetra Life Insurance Company, (SLIC), 777 108th Ave NE, Suite 1200, Bellevue, WA 98004. Products, riders, features, terms and conditions may vary by state and not available in all U.S. states or any U.S. territory.

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.

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 the issuing life insurance company.

Neither Symetra Life Insurance Company nor its producers or employees give tax or legal advice. Clients should consult with their attorney or tax professional for more information.

Life insurance rates are subject to change without notice.

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.

¹Source: "Best Term Life Insurance Companies" | January 2026 – Forbes Advisor
https://www3.symetra.com/e/1036173/term-life-insurance-companies-/6d663x/1035067500/h/JWEN0JK2M7QwZcpF_v7fwLWxqR4Uhiz2xrj5IPrXyI8.

²Source: "Best Term Life Insurance Companies of 2026" | The Wall Street Journal
https://www3.symetra.com/e/1036173/rance-best-term-life-insurance/6d6641/1035067500/h/JWEN0JK2M7QwZcpF_v7fwLWxqR4Uhiz2xrj5IPrXyI8.

³Source: "The Best Cheap Life Insurance Companies of 2026" | CNBC Select

⁴Refer to LIM-1637 for complete details. Competitor information is current and accurate to the best of our knowledge as of Dec. 4, 2025.

⁵Depending on your client's answers during the application process, they may travel down one of three underwriting paths: instant coverage, accelerated underwriting or full underwriting. The typical coverage turnaround time is about 25 minutes for instant coverage, 24-72 hours for accelerated underwriting and 30 days for full underwriting. Premium payment is required for coverage to be in effect.

⁶The portal may not be available in all countries or jurisdictions.

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