

## Symetra Sales Flash

### Product Updates

#### SwiftTerm<sup>®</sup> rates get even more competitive

Looking for more opportunities to secure term business? Beginning tomorrow, June 26, SwiftTerm will offer new rates that strengthen its competitive position in key market segments.

#### Highlights include:

- **Top-tier pricing:** SwiftTerm consistently ranks No. 1 or 2 for lowest premiums, particularly in our sweet-spot ages of 25 to 55 in non-nicotine rate classes for those seeking \$250,000 to \$5 million in coverage.<sup>1</sup>
- **A fast, easy online process:** Coverage can be delivered in as little as 18 minutes.<sup>2</sup>
- **Included benefit for beneficiaries:** Through our Value Added Benefit, every SwiftTerm policy includes access to bereavement and planning services provided by Empathy at no additional cost.<sup>3</sup>



#### Transition rules:

- New SwiftTerm rates are available starting tomorrow (June 26).
- All new and pending applications will automatically receive the lowest available rates.
- Policies issued before tomorrow will keep the older rates.

[See how our new pricing competes \(PDF\)](#)

## Webinar replay: Mastering the Mechanics of Protection IUL



Missed the webinar? Don't miss this key insight:

- One of the most important criteria in the longevity of protection-focused indexed universal life (IUL) isn't the premiums—it's the charges.

In our *Mastering the Mechanics of Protection IUL* webinar, we show how charges impact net premium and reveal how much of each premium dollar actually goes to work fueling the policy.

You'll also learn how to stress-test protection IUL, compare products more effectively, and uncover sales opportunities through case studies. If you want to better understand what's under the hood of protection IUL, this replay is worth the watch.

[Watch replay](#)

## How life insurance can help in the competition for top executives

The market for executive talent continues to be highly competitive in 2026. Your business-owner clients may be looking for ways to secure new talent while keeping core employees in the fold. Strategies using life insurance can help with the three R's of the talent wars: recruiting, retaining and rewarding.



According to a recent report, 52% of employers list talent retention as their top workforce priority.<sup>4</sup>

Many high earners have concerns about income in retirement, so an executive bonus plan using cash value life insurance can be a powerful incentive for all three R's by providing the executive with company-paid life insurance coverage to protect their family now and to provide potential supplemental income in retirement. Check out our [Executive Bonus Plan case study \(PDF\)](#) to see how it works.

Symetra can also help your clients with multiple key employees through our [MultiLife Business Program \(PDF\)](#). This robust program can address a variety of business needs, from key person coverage and buy-sell arrangements to non-qualified deferred compensation plans.

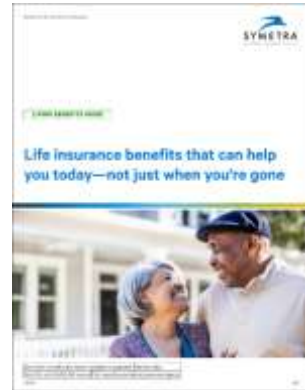
Explore our advanced markets site for more resources

## Living Benefits

### Living benefit riders add more “life” to life insurance

According to the 2025 Life Insurance Barometer Study, 40% of American adults say they need—or need more—life insurance. They also report that in addition to saving for retirement, three of their top financial concerns include:<sup>5</sup>

- Paying for long-term care.
- Supporting themselves if disabled or too sick to work.
- Paying for medical expenses due to illness or injury.



Symetra offers a variety of optional and included living benefit riders—including our industry-first [Cancer Care Compass](#)<sup>®</sup>—that can help your clients prepare for the future by providing financial support to cover medical bills, long-term care costs or whatever else they may need if the insured becomes ill.

Our [Living Benefits Guide \(PDF\)](#) is a helpful resource that you can share with clients.

[View our Living Benefits Guide \(PDF\)](#)

### July is Chronic Disease Month

July is Chronic Disease Month, which is a good opportunity to talk to your clients about the importance of protecting themselves financially in case they become ill.

#### Know the facts:

- Chronic diseases affect 6 in 10 Americans.<sup>6</sup>
- Chronic diseases account for more than 90% of American’s annual health care spending.<sup>7</sup>



- A 65-year-old couple that retired in 2025 can expect to spend an average of \$330,000 in health care and medical expenses throughout retirement.<sup>8</sup>
- Medicare typically doesn't cover the cost of nursing home stays when help is needed with activities of daily living.<sup>9</sup>

Help your clients make informed decisions about their futures and the escalating costs of care.

[See how our Chronic Care Advantage Rider can help \(PDF\)](#)

## What's New

### SwiftTerm process enhancement: Policy amendments now completed during onboarding



We're excited to share a new enhancement that will make the SwiftTerm underwriting experience faster, easier and more efficient for producers, clients and servicing teams.

Previously, policy amendments required a separate PDF to be sent to the client via Adobe Sign, and additional back-and-forth with the servicing team before final approval could be sent and accepted by the client. While necessary, these extra steps added time and complexity to the process.

Now, SwiftTerm policies (where the applicant is the owner) automatically include amendment signing during the onboarding process, creating a more seamless experience from start to finish.

#### Why this matters?

- Fewer documents to manage.
- Less manual processing and follow-up.
- Reduced delays and faster turnaround times.
- A simpler, more streamlined experience for everyone involved.

By eliminating unnecessary steps and paperwork, this enhancement helps keep business moving and allows producers and back-office teams to spend less time managing forms and more time focusing on what matters most—serving clients.

[Visit our SwiftTerm microsite to get started](#)

## About Symetra

### A.M. Best affirms Symetra's financial strength<sup>10</sup>

A.M. Best has affirmed Symetra Life Insurance Company's Financial Strength Rating (FSR) of A (Excellent) and Long-Term Issuer Credit Rating (Long-Term ICR) of "a+" (Excellent). The rating agency also affirmed the Long-Term ICR of "bbb+" (Good) of Symetra Financial Corp. The outlook of these ratings is "stable."

The ratings reflect Symetra Life Group's balance sheet strength, which A.M. Best assesses as very strong, as well as its adequate operating performance, favorable business profile and appropriate enterprise risk management (ERM).



[Read the A.M. Best press release to learn more](#)

### Symetra wins 2026 Shorty Award for "Plan Well, Play Well" campaign featuring Sue Bird

We're thrilled to announce that Symetra has been named a winner at the 2026 Shorty Awards for its "Plan Well, Play Well" social content series, created in partnership with creative agency Copacino Fujikado. The video series follows Sue Bird as she embraces a range of new hobbies, each representing the boundless possibilities that come with a well-planned retirement. The campaign won in the Insurance category and was recognized for its standout approach to digital storytelling and audience engagement.



The campaign also received top honors at the 2026 American Advertising Awards in Seattle, earning a Gold ADDY® in the social media category and a Bronze ADDY® for film, video and sound.

[Read our full press release](#)

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.

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.

The Accelerated Death Benefit for the Chronic Care Advantage Rider is available with Symetra's indexed universal life policies.

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

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, 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.

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.

Chronic Care Advantage Rider is not intended to provide and will never provide long-term care insurance.

Cancer Care Compass is not available to foreign nationals or with the MultiLife Business program.

This is not a complete description of the Symetra Protector IUL and SwiftTerm products. For more complete descriptions, please refer to the policies.

<sup>1</sup> Refer to LIM-1637 for complete details.

<sup>2</sup> Depending on your clients' 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 18 minutes for instant coverage, 24-72 hours for accelerated underwriting and 30 days for full underwriting. None of the underwriting paths guarantee coverage. Premium payment is required for coverage to be in effect.

<sup>3</sup> Services offered through an agreement with Empathy. Empathy is not a part of Symetra. Empathy's bereavement services and platform are provided through an agreement with The Empathy Project, Inc., (doing business as Empathy). Empathy is not an affiliate of Symetra Life Insurance Company (Symetra), and the services Empathy provides are separate and apart from the insurance provided by Symetra. This program is available to beneficiaries. Not available on all policy forms or in all jurisdictions. Empathy is only available to beneficiaries who are U.S. residents. Information disclosed directly to Empathy is not disclosed to Symetra, and therefore is not covered by Symetra's privacy policy.

<sup>4</sup> Workers brace for uncertainty, prioritize stability over career moves," Monster 2026 WorkWatch Report, Dec. 16, 2025, <https://www3.symetra.com/e/1036173/research-2026->

<sup>5</sup> July 15, 2024 LIMRA Life Insurance Barometer Study, <https://www3.symetra.com/e/1036173/024-insurance-barometer-study-6hbbgt/1087906371/h/4c6EHFCpfRQgjs2z1JMgDLjIGs4lZrjebex-gRkYe8M>.

<sup>6</sup> Chronic Disease in America, CDC, last reviewed Nov. 30, 2023, <https://www3.symetra.com/e/1036173/pcd-issues-2023-23-0120-h/6hbbgx/1087906371/h/4c6EHFCpfRQgjs2z1JMgDLjIGs4lZrjebex-gRkYe8M>.

<sup>7</sup> “Chronic disease data and statistics,” Centers for Disease Control and Prevention. (n.d.), retrieved June 11, 2026, from <https://www3.symetra.com/e/1036173/eseach-facts-stats-index-h/6hbbh1/1087906371/h/4c6EHFCpfRQgjs2z1JMgDLjIGs4lZrjebex-gRkYe8M>.

<sup>8</sup> “2025 Retiree Health Care Cost Estimate,” Fidelity Investments, last viewed July 30, 2025, <https://www3.symetra.com/e/1036173/88-12e2-4dc8-afb4-f44b06c6d52e/6hbbh4/1087906371/h/4c6EHFCpfRQgjs2z1JMgDLjIGs4lZrjebex-gRkYe8M>.

<sup>9</sup> “You’ll Need Way More Money Than You Think for Health Care Costs in Retirement Investments,” Money Magazine, May 16, 2022, <https://www3.symetra.com/e/1036173/etirement-fidelity-study-2022-6hbbh7/1087906371/h/4c6EHFCpfRQgjs2z1JMgDLjIGs4lZrjebex-gRkYe8M>.

<sup>10</sup> A.M. Best: A Excellent (3rd Highest of 16) Insurer financial strength. Ratings as of May 29, 2026. Ratings are subject to change. Please refer to [www.symetra.com/ratings](http://www.symetra.com/ratings) for current information.

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