

Symetra Sales Flash

Upcoming Webinar

Join our “Mastering the Mechanics of IUL” webinar

In racing, peak speed is exciting, but running at redline lap after lap without understanding the engine can lead to breakdown. Performance is only impressive if it's sustainable.

Join us on Thursday, April 9, 2026, at 1 p.m. ET, for our “Mastering the Mechanics of IUL” webinar to explore what truly drives long-term policy performance beyond illustrated rates.



What you'll learn:

- **How IULs work:** How index accounts, participation rates, charges and bonuses can affect policy performance.
- **Bonuses vs. multipliers:** How these features may enhance credited interest and long-term accumulation potential.
- **Why charges matter:** How costs can influence sustainable performance.
- **Stress-testing assumptions:** How to model real-world market conditions and policy variability.

Register now and rev up your IUL expertise.

[Register now](#)

Product Updates

Top five reasons Symetra IULs are a smart choice

When it comes to indexed universal life insurance, your clients deserve a solution that delivers on performance, flexibility and peace of mind. Here are the top five reasons to choose Symetra IULs:



1. **Flexibility to fit their lives:** From customizable premium amounts and durations to a variety of optional riders, Symetra IULs give clients the power to design policies that truly work for them.

2. **Living benefit riders for the unexpected:** Six out of 10 Americans will get a chronic illness during their lifetime.¹ Our included and optional living benefit riders can help provide financial security and support when it's needed most.
3. **Accelerated underwriting that simplifies the process:** Exams are only ordered when necessary. Submit the application and we handle the rest.
4. **Strong cash value growth potential:** Our diverse selection of index-linked strategies can help clients align growth opportunities with their goals and risk tolerance.
5. **Proven competitive performance:** Symetra [Accumulator Ascent IUL \(PDF\)](#), [Protector IUL \(PDF\)](#) and [SwiftProtector® \(PDF\)](#) consistently outpace the competition, giving clients an edge in today's market.

Please note, our maximum illustrated rates have been updated to remain compliant with the new AG49 regulatory guidelines.

Business continuity strategies with IUL

A business is often more than income—it's a client's legacy. Planning for the unexpected can help protect what they've worked hard to build.

Indexed universal life insurance can play an important role in business continuation planning by offering death benefit protection and cash accumulation potential.

IUL is commonly used to help fund [buy-sell agreements \(PDF\)](#) in the event of an owner's death. Policy proceeds can provide the liquidity needed to purchase ownership interests and help maintain stability during a leadership transition.

IUL may also support [key-person strategies \(PDF\)](#). Death benefit proceeds may help offset financial losses, cover recruitment and training expenses, and provide reassurance to lenders or investors if a key employee passes away.

In addition, IUL may be used as part of an [executive bonus plan \(PDF\)](#) to help attract and retain top talent by offering life insurance protection for their beneficiaries along with potential cash accumulation that can help supplement income in retirement.

Let's help your clients protect what they've built.

[Explore our Advanced Markets resources](#)



SwiftTerm® digital platform enhancements

Based on your feedback, we've introduced new enhancements to Symetra's SwiftTerm digital experience.

Clients who receive an approval email to review their offer, create an account and submit payment can now also review a draft contract prior to making their initial payment.



Providing access to the draft contract adds clarity and transparency to the process to help clients make informed decisions with confidence.

Our Swift digital platform is designed to streamline the life insurance experience for both you and your clients.

To learn how instant coverage works within the platform, review our [“How Instant Coverage Works” flyer \(PDF\)](#).

Use current forms to avoid processing delays

We’ve updated several policy change and allocation change forms to improve clarity and streamline processing.

To avoid unnecessary delays, please download forms at the time of submission. Previously saved or locally stored versions may be outdated and can result in processing delays.



Accessing forms from Symetra.com each time ensures you’re submitting the most current version.

Where to find forms:

- [Log in to the Symetra Partner Portal](#) and navigate to the “Financial Professional Tools” section.
- Visit our [Symetra forms page](#).

Underwriting Updates

Foreign travel underwriting update: Middle East

Due to recent developments in the Middle East and the resulting uncertainty and travel disruptions, we have implemented a temporary adjustment to our underwriting approach for travel and residence risks in the region.

Effective immediately, these actions apply to both travel to and residence in the locations below.



Postponed coverage

We are temporarily postponing coverage for travel to Bahrain, Cyprus, Egypt, Jordan, Kuwait, Oman, Qatar, Saudi Arabia, Turkey and United Arab Emirates.

No coverage offered

We will continue to follow our existing guidance and will not offer coverage for travel to Iran, Iraq, Israel, Lebanon, Palestinian Territories, Syria and Yemen.

These changes apply to:

- New requests involving travel to these locations.
- Pending cases where underwriting is not yet complete.

We will continue to monitor conditions closely and will update our position as the situation evolves. Please review our guidelines for more information about our high-net-worth foreign national (HNWFN) program.

[HNWFN program guidelines \(PDF\)](#)

About Symetra

Symetra Financial Corporation and Sumitomo Life: A strong and supportive parent

If you and your clients aren't familiar with our history and our relationship with Sumitomo Life, this flyer provides an overview of both companies' histories, our footprints in Japan and the U.S., and our shared commitments and sound financial strength ratings.²



[Review the flyer to learn more \(PDF\)](#)

Share our updated [Spanish \(PDF\)](#) or [Simplified Chinese \(PDF\)](#) versions of the flyer with your multilingual clients.

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

Symetra Protector IUL is a flexible-premium adjustable life insurance policy with index-linked interest option. Policy form number for Protector IUL is ICC18_LC2 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.

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.

References to "Symetra" are about Symetra Financial Corporation and its subsidiaries.

Symetra Financial Corporation is a wholly owned subsidiary of Sumitomo Life Insurance Company.

Symetra Life Insurance Company is a subsidiary of Symetra Financial Corporation.

Sumitomo Life products are not available in the U.S. or any U.S. territory.

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.

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

¹ [About Chronic Diseases | Chronic Disease | CDC](#), accessed June 10, 2025.

² Financial strength ratings for Symetra Life Insurance Company dates of last ratings updates

or affirmations are as follows: A.M. Best—May 19, 2025; Standard & Poor's—April 1, 2024; and Moody's—Feb. 26, 2025. Ratings are subject to change. Please refer to www.symetra.com/ratings for current information.

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