

## Symetra Sales Flash

### Upcoming Webinar

#### The next Mastering the Mechanics webinar: Are all IULs built to go the distance?

If you joined our last webinar, you learned about the critical criteria for comparing accumulation-based indexed universal life (IUL) insurance. In our next edition, join us to gain a new perspective on **protection-based IULs**.



What you'll learn:

- Five key criteria to help ensure product longevity.
- How charges can quietly but significantly erode product efficiency.
- How stress testing reveals what illustrations don't.
- Three actionable sales ideas you can put into practice today.

Join us **Wednesday, June 10, at 1 p.m. ET.**

[Register now](#)

### Product Updates

#### Protector IUL and SwiftProtector<sup>®</sup>: Protection that's built to last

Looking for indexed universal life insurance that's built to last? Look no further! Symetra's protection-focused IUL products are designed for the long haul.

With [Protector IUL \(PDF\)](#) and [SwiftProtector \(PDF\)](#), clients can get flexible life insurance protection with low premiums, low policy charges, attractive cash accumulation potential, and strong lapse-protection guarantees for their long-term goals.



**Symetra Protector IUL**  
Indexed Universal Life Insurance

**Full Pay**

Year	Age	Face	Death Benefit	Net Single Premium	Net Annual Premium	Net Annual Charge	Net Annual Withdrawal
1	35	\$100,000	\$100,000	\$1,000	\$1,000	\$1,000	\$1,000
5	39	\$100,000	\$100,000	\$1,000	\$1,000	\$1,000	\$1,000
10	44	\$100,000	\$100,000	\$1,000	\$1,000	\$1,000	\$1,000
15	49	\$100,000	\$100,000	\$1,000	\$1,000	\$1,000	\$1,000
20	54	\$100,000	\$100,000	\$1,000	\$1,000	\$1,000	\$1,000
25	59	\$100,000	\$100,000	\$1,000	\$1,000	\$1,000	\$1,000
30	64	\$100,000	\$100,000	\$1,000	\$1,000	\$1,000	\$1,000
35	69	\$100,000	\$100,000	\$1,000	\$1,000	\$1,000	\$1,000
40	74	\$100,000	\$100,000	\$1,000	\$1,000	\$1,000	\$1,000
45	79	\$100,000	\$100,000	\$1,000	\$1,000	\$1,000	\$1,000
50	84	\$100,000	\$100,000	\$1,000	\$1,000	\$1,000	\$1,000
55	89	\$100,000	\$100,000	\$1,000	\$1,000	\$1,000	\$1,000
60	94	\$100,000	\$100,000	\$1,000	\$1,000	\$1,000	\$1,000

## Build your clients' IUL knowledge

We understand that indexed universal life insurance can be complex, but it can be a good choice for those who understand its merits. To help break IUL down for your clients, we're offering an educational guide, [What's Behind the "I" in IUL? \(PDF\)](#). It's designed to help explain concepts that are unique to IUL, including:

- How index-linked interest is calculated.
- How index caps and participation rates affect credited interest.
- What index strategies are available in Symetra products.
- A glossary of commonly used terms.



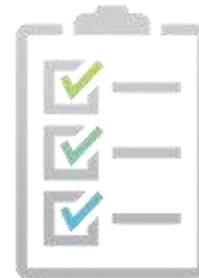
[What's Behind the "I" in IUL \(PDF\)](#)

## Underwriting Updates

### Symetra informal underwriting guidelines

Looking to submit cases to Symetra for informal underwriting? For clarity, consistency and efficiency when processing new cases, all informal submissions should align with the following guidelines:

- Minimum face amounts: \$5 million for term, \$1 million for permanent
- Insured age: 79 or younger
- Maximum table rating: 8
- APS records with over 500 pages require an exception from underwriting.
- Swift products are not eligible for informal review.



### Helpful considerations

- [Symetra SwiftTerm](#) is the fastest path for submitting term business for policy sizes of \$100,000 to \$5 million in coverage.
- Do not submit cases informally if you believe customers will qualify for our [Accelerated Underwriting Program \(PDF\)](#).

[Review our flyer for more details \(PDF\)](#)

## Get on the fast track with Symetra's Accelerated Underwriting Program

Did you know that nearly 50% of our Accelerated Underwriting Program applications qualify for the “Express” path?<sup>1</sup> That means you could deliver even faster underwriting offers to clients with less work for you.



How can you ensure their application goes *Express*?

- Clients must be ages 18 to 60, with face amounts up to \$1 million.
- No exam can be submitted or preordered.
- Submit parts I and II of the application and the HIPAA consent form, and leave the rest to us.

It's important that you don't order an exam. Doing so will take your client's application out of consideration for the program's fastest underwriting path and could impact their rating.

So do yourself and your clients a favor: Submit today, go electronic, and don't order the exam. Get your clients covered quickly and easily with Symetra.

[See our program overview \(PDF\)](#)

## Advanced Markets

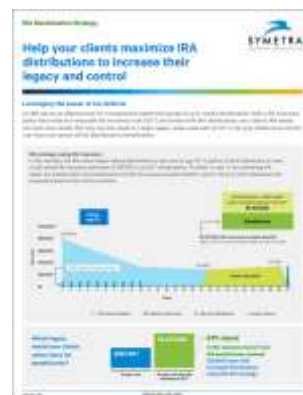
### Why estate planning conversations shouldn't wait

Estate planning has a reputation problem. For many clients, it lives in the same mental drawer as updating a will—important, but perpetually postponed. The issue is that when taxes are involved, procrastination isn't neutral. It's expensive.

At its core, estate planning isn't just about distributing assets, it's about preserving them. Without a clear strategy, taxes can quietly erode what clients intend to pass on. And while many assume federal estate taxes won't apply to them, that assumption often rests on today's rules, not tomorrow's reality.

This is where the conversation becomes more nuanced—and more valuable.

Irrevocable life insurance trusts (ILITs) are powerful and frequently overlooked tools in



estate planning. When structured properly, an ILIT can remove life insurance proceeds from a taxable estate to help provide liquidity at death without increasing the tax burden.

*Translation: Instead of heirs scrambling to sell assets to cover taxes, there's a dedicated pool of funds designed to handle it.*

Talk to your clients about helping them enhance their legacy—and their control—by leveraging the power of tax deferral.

[Review our IRA Max Strategy flyer \(PDF\)](#)

## 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 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.

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

<sup>1</sup> Based on Accelerated Underwriting Program data from April 21, 2025.

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