

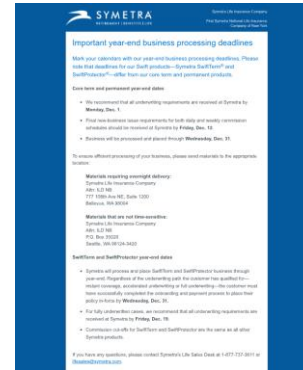
Symetra Sales Flash

Important Dates

Reminder: Important year-end business deadlines

Mark your calendars with our year-end business processing deadlines! Please note the following as you submit life insurance business this year:

- Processing deadlines for our Swift products—Symetra SwiftTerm® and SwiftProtector®—differ from our core term and permanent products.
- To ensure timely processing of your core term and permanent business, use our standard and overnight mailing addresses as appropriate.



Please review our important [year-end processing deadlines \(PDF\)](#) for full details.

Underwriting Updates

Special Needs Underwriting Program

Families with special-needs dependents can face life insurance coverage gaps under traditional financial underwriting guidelines. That's why we're proud to offer our new [Special Needs Underwriting Program \(PDF\)](#).

Our program bases its maximum coverage amount on the dependent's projected lifetime financial needs and helps ensure provisions are in place to provide for the dependent in the years to come.



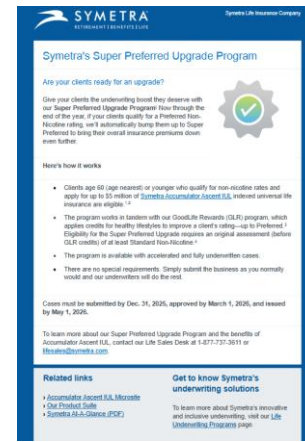
This new program is just one of the many ways Symetra is helping more people access financial freedom.

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

Super Preferred Upgrade Program

Give your clients the underwriting boost they deserve with our new [Super Preferred Upgrade Program \(PDF\)](#)! Now through the end of the year, if your client qualifies for a Preferred Non-Nicotine rating on an [Accumulator Ascent IUL](#) application, we'll automatically bump them up to Super Preferred—with no additional action required.

Clients ages 60 or younger applying for up to \$5 million in Accumulator Ascent IUL coverage are eligible. Their original rating before [GoodLife Rewards credits \(PDF\)](#) are applied must be Standard Non-Nicotine or better.



SYMETRA
Mutual of America Life Insurance Company

Symetra's Super Preferred Upgrade Program

Are your clients ready for an upgrade?

Give your clients the underwriting boost they deserve with our Super Preferred Upgrade Program. Now through the end of the year, if your clients qualify for a Preferred Non-Nicotine rating, we'll automatically bump them up to Super Preferred to bring their overall insurance premiums down even further.

Here's how it works:

- Clients age 60 (age nearest) or younger who qualify for non-nicotine rates and apply for up to \$5 million of Symetra Accumulator Ascent IUL, universal universal life insurance are eligible.
- The program works in tandem with our GoodLife Rewards (GLR) program, which applies credits to healthy lifestyle to improve a client's rating, up to Preferred (Eligibility for the Super Preferred Upgrade requires an original assessment before GLR credits of at least Standard Non-Nicotine).
- The program is available with accelerated and fully underwritten cases.
- There are no special requirements. Simply submit the business as you normally would and our underwriters will do the rest.

Cases must be submitted by Dec. 31, 2025, approved by March 1, 2026, and issued by May 1, 2026.

To learn more about our Super Preferred Upgrade Program and the benefits of Accumulator Ascent IUL, contact our Life Sales Desk at 1.877.737.3511 or Resales@symetra.com.

Related links

- Accumulator Ascent IUL Manual
- Our Product Suite
- Symetra Risk & Finance (PDF)

Get to know Symetra's underwriting solutions

To learn more about Symetra's innovative and inclusive underwriting, visit our [Life Underwriting Programs](#) page.

Get your applications in soon

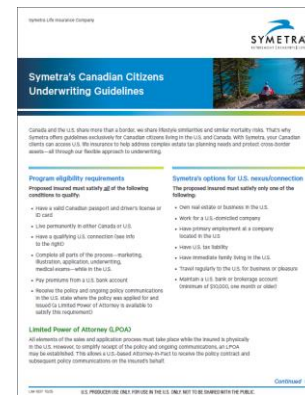
- Applications must be received by Dec. 31, 2025.
- Cases must be approved by March 1, 2026.
- First premium paid and policy placed in force by May 1, 2026.

[Get the program details \(PDF\)](#)

Canadian Citizens Underwriting Guidelines

Do you have Canadian clients looking for U.S. life insurance? Our new [Canadian Citizens Underwriting Guidelines \(PDF\)](#) explain how Canadian citizens living in the U.S. or Canada can obtain life insurance through Symetra. Our guidelines outline:

- Client eligibility
- U.S. nexus requirements
- Eligible product limits
- Other key program details



SYMETRA
Mutual of America Life Insurance Company

Symetra's Canadian Citizens Underwriting Guidelines

Canada and the U.S. share more than a border; we share history, sentiment and similar mortality risks. That's why Symetra offers guidelines exclusively for Canadian citizens living in the U.S. and Canada, with Symetra, your Canadian clients can access U.S. life insurance to help address complex estate tax planning needs and protect cross-border assets—all through our flexible approach to underwriting.

Program eligibility requirements

Proposed insured must satisfy **all** of the following conditions to qualify:

- Have a valid Canadian passport and other's name or ID card.
- Live permanently in either Canada or U.S.
- Have a qualifying U.S. connection (see info to the right).
- Complete all parts of the process—marketing, application, underwriting.
- Pay premiums from a U.S. bank account.
- Receive the policy and ongoing policy communications in the U.S. state where the policy was applied for and issued (a Limited Power of Attorney is available to assist this requirement).

Symetra's options for U.S. nexus/connection

The proposed insured must satisfy **only one** of the following:

- Own real estate or business in the U.S.
- Work for a U.S.-connected company.
- Have primary employment at a company located in the U.S.
- Have U.S. tax liability.
- Have immediate family living in the U.S.
- Travel regularly to the U.S. for business or education.
- Maintain a U.S. bank or brokerage account (minimum of \$10,000, one month or other).

Limited Power of Attorney (LOPA)

All elements of the sales and application process must take place while the insured is physically in the U.S. However, to complete parts of the policy and ongoing communications, a LOPA may be established. This allows a U.S. based attorney at law to receive the policy contract and subsequent policy communications on the insured's behalf.

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[Explore our guidelines to learn more \(PDF\)](#)

Product Updates

Maximize policy growth potential with help from a globally recognized index

Symetra Accumulator Ascent IUL offers clients both death benefit protection and growth potential for their future income needs. With several index strategies to choose from—including our Nasdaq-100 Index® with Bonus Strategy—clients can maximize their policy cash value accumulation potential and policy distributions, all with one easy-to-understand IUL product.

Competitive analysis

Symetra Accumulator Ascent IUL
Indexed Universal Life Insurance

Maximize their policy's growth potential—with the help of a globally recognized index

Maximize their policy's growth potential—with the help of a globally recognized index. The Bonus Strategy offers a higher potential for growth and lower policy charges compared to other products. The Bonus Strategy offers a higher potential for growth and lower policy charges compared to other products.

Participating loans	Loan	Policy ID	Cash Value	Death Benefit
Accumulator Ascent IUL	1000000	1000000	1000000	1000000
Accumulator Ascent IUL	1000000	1000000	1000000	1000000
Accumulator Ascent IUL	1000000	1000000	1000000	1000000
Accumulator Ascent IUL	1000000	1000000	1000000	1000000
Accumulator Ascent IUL	1000000	1000000	1000000	1000000
Accumulator Ascent IUL	1000000	1000000	1000000	1000000
Accumulator Ascent IUL	1000000	1000000	1000000	1000000
Accumulator Ascent IUL	1000000	1000000	1000000	1000000
Accumulator Ascent IUL	1000000	1000000	1000000	1000000
Accumulator Ascent IUL	1000000	1000000	1000000	1000000

See how our Nasdaq-100 Index with Bonus Strategy and lower policy charges can help your clients' money grow.

[Check us out vs. the competition \(PDF\)](#)

Cancer Care Compass® employee spotlight: Ron's story

Ron is a longtime Symetra employee who always considered himself a healthy person. He was an avid runner, golfer and Peloton biker, and he ate a healthy diet. So when he got a sore throat in the spring of 2022, Ron assumed it was just another seasonal cold—until he talked to his doctor.



Watch our video to hear Ron's touching story, and how he hopes Symetra's industry-first **Cancer Care Compass** rider package can help others receive the cancer-care support he wished he had during his own cancer journey.

[Watch the video](#)

Help clients maximize IRA distributions to increase their legacy and control

With IRA assets topping \$16.2 trillion in 2024, you may have clients who have saved enough that they won't need to tap into their IRAs for retirement income.¹ Our newly updated [IRA maximization brochure \(PDF\)](#) can help you explain how repositioning IRA assets inside a life insurance trust may help your clients:

- Minimize taxes while maximizing their legacy.
- Control distributions.
- Transfer assets outside of their estates.

IRA Maximization Strategy

Maximizing IRA distributions to increase your legacy and control

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 a flexible-premium adjustable life insurance policy with index-linked interest option. Policy form number is ICC23_LC1.

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.

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

Policy 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, they are usually issued under the following endorsement form number: Nasdaq-100 Index® with Bonus ICC24_LE3.

Symetra indexed universal life products have 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.

Guarantees and benefits are subject to the claims-paying ability of the issuing life insurance company.

Allocations to the fixed account or index strategies are based on the allocation instructions provided at time of application, and may be subsequently changed in writing by the policyowner. When allocations occur, an index segment for each respective index strategy is created. Each index segment has its own index crediting method, index value, index cap, index spread, index floor, index participation rate, index segment term, and index start and maturity date. The index caps, floors and participation rates after the initial index segment term may be higher or lower than the initial rates but will never be less than the guaranteed minimums shown in the policy. The index spreads after the initial index segment term may be higher or lower than the initial spreads, but will never be higher than the guaranteed maximum shown in the policy.

It is not possible to invest in an index.

Symetra reserves the right to add, remove or replace indexes or crediting methods 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.

An index may not include the payment or reinvestment of dividends in the calculation of its performance.

There are other index strategies available within the IUL products.

Nasdaq®, Nasdaq-100®, Nasdaq-100 Index®, are registered trademarks of Nasdaq, Inc. (which with its affiliates is referred to as the "Corporations") and are licensed for use by Symetra Life Insurance Company. The Product(s) have not been passed on by the Corporations as to their legality or suitability. The Product(s) are not issued, endorsed, sold, or promoted by the Corporations. THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCT(S).

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.

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

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.

Products and services offered under the Value Added Services Rider are not insurance and are subject to change. For more information, please have your clients contact Symetra at www.symetra.com or by telephone at [1-800-796-3872](tel:1-800-796-3872). There are additional requirements associated with participation in the value-added services. Terms and conditions may vary and may not be available in all U.S. states or any U.S. territory. If any service is discontinued or if we elect to cease to offer a service, we may substitute a reasonably comparable service. If no reasonably comparable service is available, we may discontinue the specific service and cease charging for that service.

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

This material is not intended to provide investment, tax or legal advice. Clients should consult with their attorney or tax professional for more information.

Restrictions may apply to Symetra's underwriting programs and they are subject to change without notice.

Current index caps, participation rates, bonus rates, and index floors are subject to change without notice.

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

¹"The Role of IRAs in U.S. Households' Saving for Retirement," 2024,
<https://www3.symetra.com/e/1036173/files-2025-per31-02-pdf/6bl8tn/1007808442/h/EAKMifCCgtVS7GkxDehLZrw1zJFc1e3OqmliZI40s4U>.

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ECPM-384 10/25

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