

Symetra Sales Flash

Webinar Replay

Webinar replay: The HNWFN market – What’s changing and what’s next?

Missed our Sept. 15 webinar? Watch the replay to hear Symetra industry experts discuss the current state of the high-net-worth foreign national (HNWFN) market. We explore the evolution of Symetra’s program over the past seven years, reinsurers perspectives on today’s market and emerging opportunities ahead.



Whether you’re active in HNWFN business or looking to learn more, you’ll gain practical insights into today’s marketplace.

[View the replay](#)

Underwriting Updates

Delight your clients with Symetra’s Automatic Upgrade Program

Don’t just deliver coverage to your clients, delight them with it! With our new [underwriting upgrade program \(PDF\)](#), cases coming in Standard or better will be automatically upgraded to **Preferred** on [Protector IUL](#) and to **Super Preferred** on [Accumulator Ascent IUL](#). That’s an upgrade of up to three rate classes. Now through Dec. 31, go with Symetra and put your most competitive offer on the table from the start.^{1,2}



The opportunities are wide, including:

- High-net-worth foreign national and domestic applicants³
- Nicotine and non-nicotine applicants⁴
- Full and accelerated underwriting paths
- Formal and informal applications

Don’t miss these deadlines:

- Informal applications must be submitted by Dec. 11.
- Formal applications must be submitted by Dec. 18.
- All policies must be issued, paid and placed in force by Dec. 31, 2026.

Explore our program overview for eligibility requirements, qualifying products and full program details.

[Program overview \(PDF\)](#)

Coverage for families with special needs

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

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

Product Updates

Chronic illnesses can drain more than your clients' health

Three in four American adults have at least one chronic condition, and the costs can take a serious toll on savings.⁵ Help clients prepare with life insurance that can do more than just provide a death benefit.

Share our simple [one-page flyer \(PDF\)](#) with your clients to show how **Symetra's optional Accelerated Death Benefit for Chronic Care Advantage Rider**, available on our indexed universal life insurance products for additional cost, can provide access to up to the full death benefit amount following a qualifying chronic illness.



[Explore our client flyer \(PDF\)](#)

About Symetra

Let's work together to protect tomorrow,
today

Four in 10 Americans say they need more life insurance — especially women, younger people and members of diverse communities.⁶ Yet many still think it's only for parents or homeowners.



In this short video, Symetra executive and mom of three Mindi Work shares why life insurance matters at every age and stage of life, and how it can provide more than just death benefit protection.

Watch and share the video, then explore additional client-ready tools and resources at symetra.com/EmpowerHerFuture.

[Watch video](#)

People matter

Symetra has been named to the [2026 PEOPLE® Companies That Care™ list for the second consecutive year](#).⁷ This annual list recognizes companies that “go the extra mile to honor their customers, empower their employees, and make the world a better place.”



[See Symetra in action](#)

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). Products, riders, features, terms and conditions may vary by state and are 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 is ICC17_LC1 in most states.

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

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

Symetra underwriting programs are subject to change and/or termination without notice.

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

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

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.

The Accelerated Death Benefit for Chronic Care Advantage Rider is usually issued under rider form number ICC23_LE1, and is offered at application for an additional cost. The acceleration and payout percentages cannot change once the rider is issued. This rider is only available for issue ages 20-80 and, if elected, additional underwriting will be required and, if the insured qualifies, the rider rate class will be the same as on the base policy. It's possible that the insured is approved for the base policy, but declined for this rider based on the rider underwriting results. This 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. Exercising this rider will prohibit the policyowner from exercising the Accelerated Death Benefit for Terminal Illness Rider. If the optional Accelerated Death Benefit for Chronic Care Advantage Rider is selected, the Accelerated Death Benefit for Chronic Illness Rider is not available.

Receipt of an accelerated death benefit may be taxable, especially if the insured does not have a prescribed plan of care. Clients should consult their personal tax or legal professional before applying for this benefit. The insured may also lose their right to receive certain public funds such as Medicare, Medicaid, Social Security, Supplemental Security Income (SSI), and possibly others. The accelerated death benefit is intended to qualify under section 101(g) (26 U.S.C. 101(g) of the Internal Revenue Code. The death benefit, policy value and loan value will be reduced if an accelerated death benefit is paid. For policies with a lapse protection benefit, the lapse protection value will also be reduced. There is no restriction on the use of proceeds of these accelerated death benefits.

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

Symetra's high-net-worth foreign national (HNWFN) market program 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 and Protector IUL products. For more complete descriptions, please refer to the policies.

¹ The automatic underwriting upgrade program applies to all pending and new applications beginning Aug. 24, 2026. We will proactively revisit pending cases approved June 1, 2026, and later that are not yet in force and notify you of any rate class improvements. In-force policies are not eligible.

² Each insured may be considered for the program under only one product during the program period, either Accumulator Ascent IUL or Protector IUL. All offers for the same insured must be for the selected product and are subject to program limits. Offers may not be combined across products. Backdating to save age is not permitted. Maximum coverage is limited to available retention and may be reduced if the client has other existing coverage in force with Symetra.

³ High-net-worth foreign national (HNWFN) applicants who reside in "C" countries are not

eligible for this program. See the HNWFN program overview guide (LIM-1543) for details.

⁴ For nicotine users, the maximum rate class is Preferred Nicotine.

⁵ About Chronic Diseases | Chronic Disease | CDC, accessed Sept. 2026.

⁶ 2025 Insurance Barometer Study, Report 1, LIMRA and Life Happens.

⁷ 2026 PEOPLE[®] Companies that Care, Great Place to Work. Accessed Sept. 2026.

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