

Symetra Sales Flash

Product Updates

SwiftTerm® reprice: New year, new rates

Effective tomorrow, Feb. 25, 2026, our industry-recognized SwiftTerm product will be repriced to be even more competitive—consistently ranking in the top three for lowest term life premiums.^{1,2} With Symetra SwiftTerm, clients get:

- **Industry-leading pricing:** Particularly in our sweet spot ages of 25 to 60 in non-nicotine rate classes for those seeking \$250,000 to \$5 million in coverage.
- **A fast, easy online process:** Coverage can be delivered in as little as 18 minutes.³
- **Included benefit for beneficiaries:** Our Value Added Benefit provides on-demand, personalized services to beneficiaries, including guidance with grief, closing accounts, probate and estate questions and more.⁴



Transition rules:

- New SwiftTerm rates are available starting tomorrow (Feb. 25). All new and pending applications will receive the lowest rates available.
- Policies issued before tomorrow will keep the older rates.

Warm up your winter with a SwiftTerm reprice! Our newly lowered premiums are definitely bringing the heat.

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

Now available in CA: Accumulator Ascent IUL 3.0 and S&P 500® Index with Bonus Strategy

Good news for our Golden State partners! The newest version of Accumulator Ascent IUL (with refreshed rates) and the S&P 500 Index with Bonus Strategy are approved for sale in California effective tomorrow, Feb. 25, 2026.



Important dates and transition rules

- **Feb. 24, 2026:** All applications of the current version of Accumulator Ascent IUL must be signed and dated. We must receive these applications signed and in good order no later March 8, 2026. All applications signed and dated Feb. 25, 2026, and after will receive the new version of the product.
- **Feb. 25, 2026:** Our illustration systems will be updated for California with the new product version and the S&P 500 Index with Bonus Strategy option.
- **April 27, 2026:** All cases for the current version of the product must be issued/paid. For 1035 exchange cases, the deadline will be extended if the only outstanding requirement is the receipt of 1035 funds.

[Symetra Accumulator Ascent IUL](#) offers death benefit protection, low policy charges and competitive growth potential for future income needs. And now, with our two newest bonus strategies—S&P 500 Index with Bonus and Nasdaq-100 Index with Bonus—clients can get even stronger growth potential and higher policy distributions.

[See how we compete \(PDF\)](#)

Highlighting National Cancer Prevention Month

National Cancer Prevention Month may be wrapping up, but conversations with your clients about their preventative health and well-being can continue.



With 1.8 million new cases of cancer diagnosed each year in the U.S., it's almost certain that each of us will be impacted by cancer—either directly or through someone we know.⁶ What are your clients doing to prioritize their health and their futures?

Help them chart a course for better health outcomes with Symetra's Cancer Care Compass®.

[Learn more](#)

Underwriting Updates

Underwriting enhancements to help start your year on the right foot

We know you want life insurance solutions that provide competitive underwriting and the best rate-class offers for your clients. To ensure Symetra is at the top of your list, check out our recent underwriting enhancements that are designed to help you build your book of business in 2026.



Increased automatic binding limits:

We've increased our automatic binding limits to \$55 million for ages 0-70 on our core term and permanent products! Check out our updated [retention and automatic reinsurance flyer \(PDF\)](#) for current retention, automatic binding and jumbo limits on all Symetra term and permanent life insurance products.

Super Preferred Upgrade Program extended through July 1:

Our [Super Preferred Upgrade Program \(PDF\)](#) was so well-received last year, we decided to extend its availability through July 1, 2026! With this program, if your clients qualify for a Preferred Non-Nicotine rating on Symetra Accumulator Ascent IUL cases, we'll automatically bump them up to Super Preferred to bring their overall insurance premiums down even further.

Updates to our underwriting requirements and preferred guidelines:

We recently made the following improvements to our [underwriting requirements and preferred guidelines \(PDF\)](#):

- Refined our Preferred criteria to improve underwriting competitiveness and alignment with market standards.
- Enhanced build guidelines to support broader build ranges and optimize outcomes for ages above 60.
- Improved evaluation of blood pressure, driving history and substance use to strengthen risk assessment consistency and align with industry best standards.

Bookmark our [life underwriting web page](#) to keep these updates—and all Symetra underwriting resources—easily at your fingertips.

Advanced Markets

Is an Annuity Max Strategy right for your clients?

The features that make non-qualified annuities a great choice for retirement savings can also make them inefficient tools for transferring wealth to beneficiaries. If you have clients who meet the following criteria, consider discussing an [Annuity Max Strategy \(PDF\)](#) with them:

- They have annuity assets that are earmarked for beneficiaries.
- Their retirement income needs are fully met through other sources.
- They have sizable estates that could leverage a tax-efficient wealth transfer strategy.
- They'd like to leave a larger legacy to their beneficiaries.



Our [Annuity Maximization Strategy flyer \(PDF\)](#) shows how one client gave their beneficiaries 72% more using this hypothetical approach.

[Review the Annuity Max Strategy flyer \(PDF\)](#)

About Symetra

Symetra and Sumitomo celebrate ten years

Since 2016, Symetra Financial Corporation has been an integral part of Sumitomo Life's family of companies.⁷ Together, Sumitomo Life and Symetra believe that profitable growth starts with putting customers first.

Check out our flyer to learn more about our shared commitment to our customers, our aligned values and our strong standings.



[More about Symetra and Sumitomo \(PDF\)](#)

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

Evolving our brand

We're entering 2026 with a refreshed Symetra brand that reflects who we are today and where we're headed. An updated logo will introduce clearer product descriptors to enhance brand clarity and relevance across digital, marketing and national advertising channels.



This evolution is on full display in our refreshed "Plan Well, Play Well" commercial starring Sue Bird, which aired during the international winter sports competition. If you missed it, you can view it at www.symetra.com/playwell/.

Our new national advertising campaign is also the premiere of Symetra's new tagline, **"Plan Well. Be Well. Live Well."** It centers our brand story around thoughtful planning and the real-life impact it has on people and families.

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 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.

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.

The Galleri® multi-cancer early detection screening test is administered by GRAIL, LLC, and is available one time to insured's ages 50-89 under the rider after the benefit waiting period. The test is available through an independent telemedicine healthcare provider. The test results are provided to the insured. Access to the rider's nutrition or health advocacy services are available after the benefit waiting period and will remain available to the policyowner and their eligible family through the insured's age 90 or at no additional cost for two years following the payment of the rider maximum benefit amount.

Products or services offered under the Value Added Services Rider are not insurance and are subject to change. For more information, please 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. This is not a complete description of Symetra's life insurance products. For more complete descriptions, please refer to the policies.

¹ Symetra SwiftTerm is a winner of a 2021 Gartner Eye on Innovation Award for Financial Services in Americas region (November 2021). Awarded a 2022 Celent Model Insurer Award in the Innovation Execution category for the Symetra SwiftTerm digital term life insurance platform (March 2022). Recognized as best term insurance rates for high coverage amounts Forbes Advisor Best of 2026 (January 2026), best term life insurance for low rates by The Wall Street Journal (Jan 2026), and best term for living benefits by CNBC Select (January 2026).

² Refer to LIM-1637 for complete details.

³ Depending upon 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. Premium payment is required for coverage to be in effect.

⁴ 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.

⁵ Nasdaq returns were generated using the [Nasdaq 100 \(NDX\) Stock, Price, News, Quotes, Forecast and Insights | MSN Money](#) as of February 10, 2026.

⁶ "The Costs of Cancer, 2020 Edition," The American Cancer Society Cancer Action Network, October 2020, <https://www3.symetra.com/e/1036173/ts-of-Cancer-2020-10222020-pdf/6dlpr1/1044126261/h/RGndtLcFvA0Oil5EilryprVP1lxB-s4R-yREesTUtQg>.

⁷ References about Symetra are to Symetra Financial Corporation and its subsidiaries. Symetra Financial Corporation is a wholly owned U.S. based subsidiary of Sumitomo Life and is Sumitomo Life's primary presence in the United States. Symetra's life insurance products are issued through its subsidiaries, Symetra Life Insurance Company.

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