

# Conversion Enhancement Rider

Available with Symetra SwiftTerm® Term Life Insurance



## Lock-in future insurance needs at today's underwriting rate class

There are many reasons why Symetra SwiftTerm might be the right life insurance solution for your clients today. But life also changes, which could mean different life insurance needs in the future. What if you could offer clients an option to convert to a permanent policy that's locked in at their current term policy's underwriting rate class?<sup>1,2</sup>

SwiftTerm's Conversion Enhancement Rider, available at application for an additional cost, gives clients the freedom and flexibility to convert to a broader selection of Symetra permanent life insurance products we make available in their state without additional medical underwriting or evidence of insurability.

## Benefits of SwiftTerm's Conversion Enhancement Rider vs. the standard conversion privilege:

	Conversion Enhancement Rider	Standard conversion privilege	
Included or elected	Elected at application	Included in the policy	
Additional cost	Yes	No	
Issue ages	<ul style="list-style-type: none"> <li>For 10-, 15- and 20-year term periods: Ages 20-60</li> <li>For 30-year term periods: Ages 20-55, Non-Nicotine Ages 20-50, Nicotine</li> </ul>	N/A	
Term to permanent rate class conversion <sup>3</sup>	Same or closest rate class	Same or closest rate class	
Conversion availability	<b>Number of years</b>		
	Term period	Conversion period to a broader selection of permanent products we make available	Extended conversion period <sup>4</sup>
	10-year term	10	N/A
	15-year term	10	5
	20-year term	10	10
	30-year term	10	10
Conversion availability	<b>Number of years</b>		
	Term period	Conversion period <sup>4</sup>	Extended conversion period
	10-year term	10	None
	15-year term	10	None
	20-year term	10	None
	30-year term	10	None
Conversion eligibility <sup>5</sup>	Conversion is available to your clients' choice of permanent products we make available prior to the end of the 10th policy anniversary and may be extended to a universal life product (currently Symetra CAUL) for a specified number of years thereafter. Conversions must be completed during the conversion or extended conversion period, but no later than the policy anniversary following the insured's 70th birthday, whichever is earlier. Conversions are not available in the first year of the policy.	Conversion is available to a universal life product (currently Symetra CAUL) prior to end of the 10th policy anniversary or the policy anniversary following the insured's 70th birthday, whichever is earlier. Conversions are not available in the first year of the policy.	

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**For more information on the Conversion Enhancement Rider, contact Symetra's Life Sales Desk at 1-877-737-3611 or [lifesales@symetra.com](mailto:lifesales@symetra.com).**

### **Important information**

Symetra SwiftTerm is a term life insurance policy issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Policy form number is ICC20\_LC1 in most states. Not available in all U.S. states or any U.S. territory.

Policy riders are not available in all states, and terms and conditions may vary by state in which they are available. Where available, they are usually issued under the following form numbers: Conversion Enhancement Rider form number ICC24\_LE2.

Symetra CAUL Universal Life Insurance is a flexible premium universal life insurance policy. Policy form number ICC14\_LC2 in most states.

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.

Policy rider availability may vary by distribution partner.

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 Symetra Life Insurance Company.

Certain benefits or riders may have tax implications. Clients should consult with a legal or tax professional prior to purchasing.

Conversion to a permanent product may not be available in all states. The Conversion Enhancement Rider is not available if the Waiver of Premium was elected.

The Conversion Enhancement Rider may be terminated at any time by the policyowner. Once terminated, the benefits of the rider, and any applicable rider charges, will immediately cease. The Conversion Enhancement Rider will terminate when the policy terminates, if the SwiftTerm policy converts, or if an accelerated death benefit was exercised on the policy. The rider may be reinstated if the base policy is reinstated, unless the rider is voluntarily terminated by the policyowner.

This is not a complete description of the Symetra SwiftTerm policy or the Conversion Enhancement Rider. For more complete descriptions, please refer to the policy.

<sup>1</sup> Only relates to the ability to exercise the conversion option within the policy.

<sup>2</sup> Rate class may also be known as "risk class" in the policy.

<sup>3</sup> The rate class of the new policy will be the conversion rate class that most closely corresponds to that of this policy. Any substandard rating that is still on the original policy will remain.

<sup>4</sup> Conversion is available to a universal life product (currently Symetra CAUL).

<sup>5</sup> The Conversion Enhancement Rider allows your client to convert to additional Symetra permanent life insurance products and may extend the length of the conversion period. It is available for issue ages 20-60 with 10-, 15-, and 20-year term periods, issue ages 20-55 for Non-Nicotine use with a 30-year term period, and issue ages 20-50 for Nicotine use with a 30-year term period. Conversion is available through the policy's 10th anniversary or age 70, whichever is earlier. Depending on the term period, conversion may extend beyond the initial conversion period to a universal life product (currently Symetra CAUL). The Conversion Enhancement Rider is not available if the Waiver of Premium Rider is elected. The Conversion Enhancement Rider is only included on the base term policy and not on any other riders that may be attached.



Symetra Life Insurance Company  
777 108th Avenue NE, Suite 1200  
Bellevue, WA 98004-5135  
[www.symetra.com](http://www.symetra.com)

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