

# Symetra SwiftTerm's automated application process

**A fast, easy way to purchase term life insurance**

Do you have young, healthy clients who want life insurance protection but are too busy for in-person meetings and medical tests? Symetra SwiftTerm's automated application process offers them a faster, easier buying experience and greater control over their time.

**Our process is automated end-to-end: from application, to offer, payment and policy delivery. With three potential underwriting paths:**

## 1 Instant coverage

A client who qualifies can get coverage in as little as 18 minutes.<sup>1</sup>

## 2 Accelerated underwriting

During electronic screening of a client's medical and lifestyle history, we may find that we need a little more information. Your client will receive an email letting them know and we'll keep the underwriting process moving!

Qualified applicants receive an email confirming approval of their application for coverage within 24-72 hours with instructions to complete the online onboarding process.

## 3 Full underwriting

Occasionally, we may find additional medical records or an exam is needed. Your client can schedule a medical exam online and we will be in communication with both of you throughout the process. Qualified applicants receive an email confirming the approval of their application in about 30 days with instructions on how to pick up online where they left off.

Premium payment is required for coverage to be in effect.



Whatever the underwriting path, SwiftTerm<sup>®</sup> offers all applicants who qualify for coverage one convenient digital experience. And it all starts with you!

Let's take a closer look at the process for a client who qualifies for instant coverage. 

# Digital Application

You start the application process, then your client gets a link to finish the rest!

No cumbersome paperwork or uncomfortable telemed interview, ever!



## PRODUCER

You help your client determine the amount of SwiftTerm coverage they need. SwiftTerm is available to insureds ages 20-60; policy sizes \$100,000 to \$5 million.<sup>2</sup>

- Your BGA adds Symetra SwiftTerm to their list of available iGO® products.
- You must be licensed and appointed with Symetra to drop a ticket for SwiftTerm through your partner's iGO® dashboard.<sup>3</sup>



### Drops the ticket

The data you submit passes straight-through to Symetra's real-time intelligent application and underwriting process and sends a secure link to your client to pick up the application where you left off!

**Stay informed:** Stay on top of a client's progress via the usual pending case status tools on Symetra.com and iGO.

**With instant coverage, your client is immediately emailed a secure link to SwiftTerm's onboarding platform to complete their purchase.**



## CLIENT

**Client is emailed a secure link to the electronic application process.**

**Reminders:** You and your client will be sent periodic reminders until the application is completed or the offer expires.

**Tip:** In addition to basic information, you'll need the social security number (SSN) and state of birth for the insured. If the owner is not the insured, you'll need their SSN, email address, phone number and relationship to the insured. You'll also need this information for any beneficiaries. If necessary, you can resend the link to your client or correct their email address in iGO.



**Authenticates and completes application**



**Verifies coverage and e-signs authorization**



**Electronically signs and submits completed application and gets real-time decision**



**Congratulations!**

Client authenticates and begins completing SwiftTerm's online, mobile-friendly application process.

First, they verify the information you entered about them on the drop-ticket<sup>4</sup> and e-sign authorization for us to collect the data we need and to deliver the policy online.

- HIPAA
- Authorization to Disclose
- E-sign and E-delivery Consent
- Privacy Notice

Our easy-to-complete, interactive questionnaire gathers your client's financial, lifestyle and medical history while Symetra's integrated underwriting system is simultaneously at work to deliver your client a real-time decision:

- Instant coverage
- Accelerated underwriting, or
- Full underwriting

Your application for Symetra SwiftTerm is approved!

Complete these 3 easy steps to "Get Coverage."

# Digital Onboarding

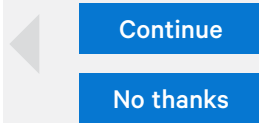
e-signature acceptance, e-payment and e-delivery.



**CLIENT**

Click Continue to accept the policy offer and create your account!

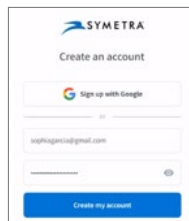
## Review policy offer



Client reviews the offer for coverage. If everything looks good they hit “continue” to create their account and make their payment or “no thanks” to decline. If they elect to decline, the client is presented with a brief survey to help us understand why (from “doesn’t fit their budget” to “needing more time to think about it”).

**Confirmation and Reminder emails:** If they elected to decline coverage, you and your client are immediately emailed confirmation with a reminder that the offer remains open for 30 days from the date of the policy offer. Reminders are emailed intermittently until the offer is accepted or expires.

## Create an account



Client creates their SwiftTerm account and verifies their identity with the last 4 digits of their Social Security number.

## Make payment



### Easy payment via our secure online portal.

Client sets their payment frequency, method of payment and then reviews and completes the payment.

**Thank you!**  
**Welcome to SwiftTerm**



### Welcome!

Payment is confirmed and your client is covered immediately! A confirmation email is also sent to the client with a link to the SwiftTerm self-service portal where they can manage their account online and access a PDF of their policy right away.

[View your policy \(PDF\)](#)

[Continue to account](#)

## Self service portal

Clients can easily manage their Symetra SwiftTerm policy online through the SwiftTerm self-service portal at [www.symetra.com/SwiftTermLife](http://www.symetra.com/SwiftTermLife).

Designed for ease-of-use, the portal provides coverage and policy details including riders, next payment date, term end date and beneficiary information.

Clients can view their policy, recent transactions, annual statements, and make updates online to:

- Payment and billing frequency
- Contact information
- And more!

You can also monitor your client's SwiftTerm policy through Symetra's life insurance portal on Symetra.com.

**Contact us today to learn how Symetra SwiftTerm can help you to serve more people.**

**Symetra Life Sales Desk**

1-877-737-3611

Weekdays, 8 a.m. to 6 p.m. ET  
[lifesales@symetra.com](mailto:lifesales@symetra.com)

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.

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. This is not a complete description of the Symetra SwiftTerm policy or underwriting process.

<sup>1</sup> Depending upon the answers during the application process, a client may travel down one of three underwriting paths-instant approval, accelerated underwriting or full underwriting. The typical coverage turnaround time is about 18 minutes for instant approval, 24-72 hours for accelerated underwriting and 30 days for full underwriting.

<sup>2</sup> For policy amounts over \$3 million, the following underwriting paths are available: Instant Coverage for ages 26 to 50 (Non-Nicotine only), Accelerated Underwriting for ages 20 to 50 (Non-Nicotine only), and Full Underwriting for ages 51 to 60 and Nicotine users ages 20 to 50. For policy amounts \$3 million and under, all underwriting paths are available for ages 20 to 60.

<sup>3</sup> Insurance professionals must be appointed with Symetra before they can drop a SwiftTerm ticket. The system validates your appointment with Symetra before the ticket can be completed. If your credentials cannot be validated, a link is provided for you to notify Symetra of your request for appointment. Once appointed, you can pick up where you left off on the case in iGO. Once the ticket is dropped, you can track the progress through iPipeline iGO "View my cases" and the life pending report on Symetra.com.

<sup>4</sup> It is essential to enter the coverage information agreed on with your client accurately. If something was not accurately entered in drop-ticket, the client will be instructed during the application review step to contact their insurance professional. A new drop-ticket will have to be entered in iGO.



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[www.symetra.com](http://www.symetra.com)

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