

Symetra GoodLife Rewards



Symetra Classic Universal Life Insurance



We are rewarding your clients for their good health by granting credits against their health impairment ratings, resulting in better underwriting rate classes.

Studies have proven that people who live a healthy lifestyle and who are generally fit, live longer—even if they have minor health issues. The **Symetra GoodLife Rewards** program, available with Symetra Classic Universal Life, is designed to reward those clients.

Sample GoodLife Reward Factors

- > Never used nicotine products
- > Blood pressure history
- > Family history
- > Cholesterol
- > Body Mass Index (BMI)
- > Treadmill test results
- > Advanced tests such as echocardiograms, colonoscopies and pulmonary function tests

How does it work?

During the underwriting process, the Symetra underwriter will gather information from medical records—for applicants through age 70—around certain lifestyle factors and medical tests and score each one. The total score can then be used for purposes of improving the underwriting class or offsetting the table rating.

Sample Case



Profile

- Male
- Age 64
- Business owner
- \$1.2 million Classic Universal Life Insurance application

Medical History

- Non-insulin dependent diabetes mellitus
- History of HGB A1C testing reveals good control over last 5 years
- Height 5' 11" and weight of 195 pounds

Initial Underwriting Assessment

- Table 2

Lifestyle Factors

- Never used nicotine products
- Attending physician's statement reveals regular aerobic exercise four times per week
- Colonoscopy screening normal
- PSA testing within normal limits

Improved Assessment with Symetra GoodLife Rewards Credits

- Standard Plus Non-Nicotine (upgraded three classes)

Contact Us

Life Sales Desk

1-877-737-3611

Weekdays 8 a.m. to 6 p.m., ET
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If you have questions about the Symetra GoodLife Rewards program, contact our Symetra Life Sales Desk and they will answer your question or put you in touch with one of our underwriters.



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Symetra Classic Universal Life Insurance is a flexible premium universal life insurance policy issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004.

Policy form number is ICC11_LC5 in most states. Product is not available in all U.S. states or any U.S. territory.

Guarantees and benefits are subject to the claims-paying ability of Symetra Life Insurance Company.

Restrictions may apply to Symetra GoodLife Rewards and it is subject to change without notice.