



UPDATES TO OUR UNDERWRITING GUIDELINES

July 1, 2021

Last year, we announced several temporary changes to our underwriting guidelines as a result of COVID-19. Today, thanks to declining U.S. COVID-19 cases, we are happy to announce that we are removing most restrictions effective Tuesday, July 6.

Key Highlights:

- For all ages, we will continue to require a Good Health Statement.
- For all cases up to age 79, we are now applying routine underwriting assessment and criteria. Our underwriting team will continue to conduct a thorough review for all cases with co-morbidities.
- Cases for ages 80 and above will continue to be postponed.
- We will not actively ask any clients about vaccinations or past COVID-19 exposure.
- As we announced last fall for our high-net-worth foreign national market program, we have reverted to our pre-COVID underwriting capabilities (for A and B countries up to \$20 million in capacity).

These guidelines apply to new formal and informal cases, as well as any submitted cases that are still in underwriting review.

We will continue to monitor updates from the U.S. Department of State, the CDC and other local, state and federal agencies, and we reserve the right to adjust these guidelines as conditions warrant.

If you have any questions, please contact your Symetra regional vice president or the Symetra Life Sales Desk at 1-877-737-3611 or lifesales@symetra.com.

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

This is not a complete description of Symetra's high-net-worth foreign national (HNWFN) market program. It 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.

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