

Underwriting requirements and preferred guidelines

For BGA use only

Requirements for all Symetra Life Insurance Products

Face Amount	Ages 0-17	Ages 18-40	Ages 41-50	Ages 51-69	Ages 70+
less than \$100,000	Tele-Interview	Paramed Exam Urinalysis Full Blood	Paramed Exam Urinalysis Full Blood	Paramed Exam Urinalysis Full Blood	Paramed Exam Urinalysis Full Blood Senior Supplement
\$100,000–\$250,000	Tele-Interview	Paramed Exam Urinalysis Full Blood	Paramed Exam Urinalysis Full Blood	Paramed Exam Urinalysis Full Blood	Paramed Exam Urinalysis Full Blood EKG Senior Supplement
\$250,001–\$1,000,000	Tele-Interview	Paramed Exam Urinalysis Full Blood	Paramed Exam Urinalysis Full Blood	Paramed Exam Urinalysis Full Blood	Paramed Exam Urinalysis Full Blood EKG Senior Supplement
\$1,000,001–\$5,000,000	Contact underwriter	Paramed Exam Urinalysis Full Blood	Paramed Exam Urinalysis Full Blood	Paramed Exam Urinalysis Full Blood	Paramed Exam Urinalysis Full Blood EKG Senior Supplement Financial Supplement/ Electronic IR
\$5,000,001–\$10,000,000	Contact underwriter	Paramed Exam Urinalysis Full Blood Financial Supplement	Paramed Exam Urinalysis Full Blood Financial Supplement	Paramed Exam Urinalysis Full Blood EKG Financial Supplement	Paramed Exam Urinalysis Full Blood EKG Senior Supplement Financial Supplement/ Electronic IR
\$10,000,001 and above	Contact underwriter	Paramed Exam Urinalysis Full Blood EKG Financial Supplement/IR	Paramed Exam Urinalysis Full Blood EKG Financial Supplement/IR	Paramed Exam Urinalysis Full Blood EKG Financial Supplement/IR	Paramed Exam Urinalysis Full Blood EKG Senior Supplement Financial Supplement/IR

See next page for full requirement definitions.

Additional tests may be required for some applicants.

Motor Vehicle Records (MVR) required on all applicants.

Rx Check ordered for all applicants.

For ages 69 and under, the Paramed Exam, Full Blood, Urinalysis and EKG are all valid for up to 12 months after being performed; for ages 70 and above, they are valid for up to 6 months.

All applicants ages 70 and over are required to have a paramed administered Senior Supplement.

For death benefit option C, order requirements for 1.5 times the face amount.

To complete the Financial Supplement, please use the state-specific Symetra form.

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Requirement Definitions

Tele-Interview

A part 2 interview about health history and nicotine use.

Paramed Exam

This exam is completed by a paramedical company and includes a medical history interview and physical measurements.

Full Blood

A blood sample drawn by a paramedical company from a vein in the arm and tested for a variety of body system functions—kidney, liver, lipids, sugars, as well as HIV. NT proBNP is ordered on most blood profiles over age 50.

Urinalysis

A urine sample taken by a paramedical company and used to test for protein, sugar, nicotine, and drugs of abuse, and may include HIV.

EKG (Electrocardiogram)

Recorded by a paramedical company and is used to study and record the electrical activity of the heart.

Rx Check

A prescription database check.

Senior Supplement

An exam completed by a paramedical company where cognitive questions are asked and mobility tests are performed. Cognitive questions may involve word recall, clock drawings and questions around activities of daily living.

Financial Supplement

Required for \$5 million face amounts and above. This may include tax returns covering the past two years, brokerage statements, bank accounts, or real estate assessments. Financial statements may be required on business cases at lower face amounts or other applications with complex financial arrangements. To complete the financial supplement, please submit Symetra form LUC-32 or any supporting financial documentation by a third party.

IR (Inspection Report)

A telephone interview with the applicant that includes the verification of their medical, employment and financial history.

Electronic IR (Inspection Report)

An internal automated search completed by one of our vendors, whereby no contact is made to the proposed insured.

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Exceptions to Above Underwriting Requirements

In some instances, the face amount used to determine underwriting requirements will be larger than the amount on the application. These instances include:

- 1 In-force life coverage with Symetra that was applied for within the last 12 months:**
Take the total of all face amounts.
- 2 Guaranteed Insurability Option (GIO):**
Add the applied-for GIO amount to the face amount.
- 3 Death Benefit Option C:**
Multiply 1.5 times the face amount.

Ordering Medical Requirements

Here are some things to keep in mind when scheduling the exam:

1. Call a Symetra-appointed paramedical service company.

Preferred Paramed Provider	
ExamOne	1-877-933-9261

Other Approved Paramed Providers	
APPS	1-800-635-1677
EMSI	1-800-872-3674

These companies will help you locate an office for the city where you want to schedule the exam.

2. Confirm the specific exam and tests required with the examiner.
3. Follow up on your appointments with the examiner. Mention that you would like to be notified when scheduling is confirmed, or when the exam is completed.

For the customer-facing piece titled "Important information about your life insurance exam" (form number LU-521), please contact the Symetra Life Sales Desk at 1-877-737-3611 or lifesales@symetra.com between the hours of 8 a.m. and 6 p.m., Eastern Time.

Lab results are available to the applicant upon request.

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