SYMETRA®
RETIREMENT | BENEFITS | LIFE

SwiftTerm's digital platform
How instant approval works

Term life insurance

Many carriers offer some level of digital processing to speed up the way their clients can get life insurance coverage. They all begin with the insurance professional dropping a digital ticket; but that's where the similarities end.

Unlike the rest, Symetra SwiftTerm's digital platform offers one fully automated way for clients who qualify for instant underwriting approval to get coverage in as little as 25 minutes!

For an instant online purchase experience, SwiftTerm™ hits the mark!

You start the application process.

Streamlined integrated drop-ticket
- Exclusively available for SwiftTerm from your BGA's iGO® account.[1]
- You must be appointed with Symetra to drop a ticket for SwiftTerm.
- Real-time checks ensure in-good-order submissions.
- Coverage and policyowner details pass through to the e-application platform providing clients a more efficient digital experience.

Online application
- Client receives a link to complete the application electronically and verifies the information you already filled out about them.[2]
- They give us permission to gather the data we need.

Real-time automated underwriting
- Our dynamic underwriting engine evaluates financial, lifestyle and medical responses as the application is completed.
- Client electronically signs and submits the application.

Instant approval
- If the client qualifies for instant underwriting approval, the offer is sent on the spot, with a link and instructions on how to accept coverage.

Your client gets a link to finish the rest!

Instant onboarding
- Client verifies the offer for coverage looks good.
- Signs up for their SwiftTerm Account.

e-Payment
- Client accepts the offer and pays online.

e-Delivery
- Policy is delivered electronically and coverage starts right away.

In-force policy management
- Client can manage their policy through their SwiftTerm Account.
- You can manage your SwiftTerm business through our life portal.

SwiftTerm instant approval—one fully automated process from application to coverage in as little as 25 minutes!

Sometimes we may need a bit more information

Occasionally SwiftTerm's automated underwriting evaluation will find that we need a bit more information, or that the client has certain health conditions that require a brief medical exam before we can make an offer. When this happens, clients who are eligible for accelerated underwriting will usually hear back from us within 24-72 hours or in about 30 days if full underwriting is required. Regardless of the underwriting path—instant approval, accelerated or full—when your client's application for coverage is approved, they conveniently complete their purchase online, right where they left off.

Contact us to learn more about SwiftTerm— including the option to convert to permanent coverage should your clients' needs change.

Symetra Life Sales Desk
1-877-737-3611
Weekdays, 8 a.m. to 6 p.m. ET
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Symetra® is a registered service mark
of Symetra Life Insurance Company.
SwiftTerm℠ is a service mark of Symetra
Life Insurance Company.

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.

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.

The option to convert from term life insurance to permanent life insurance may not be available in all states.

[1] Insurance professional must be appointed with Symetra before they can submit a drop ticket for SwiftTerm through iGO®. The system will validate your credentials with Symetra before the ticket can be completed. If your credentials cannot be validated, a link will be provided to you to notify Symetra of your request for appointment. Once appointed, you can pick up where you left off in iGO. Once the ticket is dropped, you can track the progress through iGO "View my cases" and Symetra's life pending report.

[2] After successfully submitting the drop ticket, your client will receive a system generated email under your display name, for example: Joe Agent <donotreply@ipipeline.com>. The email also provides your business email address so your client can contact you should they have any questions.