# Intake Form For SST

#### For agent use only.

Request for Life Ir	nsurance In	terview		Primary	/ Beneficiar	у		
Name First	MI L	ast	<ul><li>Male</li><li>Female</li></ul>	Name	First	MI	Last	<ul> <li>Male</li> <li>Female</li> </ul>
Street				Birthdate		SSN		
City		State	Zip	Cell Phone	)	Email	:	
Social Security Number		Marital Statu	5	Coverage	Amount			
Birthdate	What State v	vas the insured	born in?		oth (in Years)	□ 10 □ 15	□ 20   □;	30
Cell Phone ( )	(	)					Quarterly	
Email:								
Will the Applicant be th	e owner of tl	nis policy?	⊐ Yes    □ No	an employ		s 🗆 No	annuity, NOT inc	cluding insurance through
If not,				lf y	es, how much	insurance do yo	ou currently have	?
Name First		_ast	<ul><li>Male</li><li>Female</li></ul>				ace or change a	ny existing life
Birthdate	SSN				urance or annu Yes 🛛 No	inty contract?		
Cell Phone	Email							
Street		State	Zip	Wh	at type of polic	y is it? Life or A	nnuity	
City Relationship to Insured								
Are you considering disco or contract?	-	ig payments, si	rrendering, forfeiting	, assigning to	the insurer, or	otherwise termi	nating your exist	ing policy
Are you considering using	g funds from yo	our existing poli	cies or contracts to pa	ay premiums c	lue on the new	policy or contra	act? 🗅 Yes 🛛	No
Why are you replacing yo	ur existing poli	cy?						
Existing Insurance Informa	ation: Nar	ne of Insurer		Policy #		Name	of Insured	
Replaced or Financing								
How long have you known	the insured?	And in what cap	pacity?					
What is the source of fund	Is used to pay	premiums on th	is policy? (income, sa	avings, other)				
Note: If there are additio	nal polices, pl	lease attach a	second page.					
Permission to Carrier	o Obtair	n Additio	onal Inform	ation f	or			
🗆 Yes 🗖 No								

# **Agent Attestation**

By clicking the I AGREE/SUBMIT button below, I state the following:

• I am a duly licensed and appointed life insurance agent (with

AML training) in the state in which the application was solicited and the state in which the policy, if one is issued, will be delivered. if I am not currently appointed, I understand that I will need to be appointed by Symetra before the policy, if one is issued, can be delivered.

• To I have verified whether the insured/Applicant has existing policies or contracts and whether a replacement is involved in this transaction. If replacement is involved, I have discussed the advantages and the disadvantages of the replacement with the Insured/Applicant and have determined that the transaction is appropriate.

• That I have given the proposed Insured/Applicant only company approved sales materials

• I authorize Symetra Life Insurance to obtain such administrative information as may be necessary to complete any life insurance application, replacement forms, or supplemental forms resulting from this Drop Ticket submission. I have explained to the insured/Applicant that no insurance has been bound based on the completion of the Drop Ticket.

I have reviewed and agree with customer <u>electronic consent and disclosure agreement</u>

• I acknowledge that clicking the I AGREE/SUBMIT button below constitutes my signature on the form and has the same effect as if I personally signed the form and I authorize Symetra to affix my signature to the life insurance application and all other required forms, once the underwriting interview is completed and prior to delivery of the policy. I will immediatly notify the Company should this authorization or any prior signature authorization be terminated or revoked in any jurisdiction

Agent Signature: \_\_\_\_\_



# 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:

#### Instant approval

A client who qualifies for instant underwriting approval can start and finish their purchase for coverage completely online in as little as 25 minutes.

#### 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.

#### Full underwriting

Occasionally, we may find additional medical records or an exam is needed. Your client will be provided a link to schedule a medical exam 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. 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 review how the process works for a client with instant underwriting approval.

## **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!



You help your client determine the amount of SwiftTerm coverage they need. SwiftTerm is available to insured ages 20-60; policy sizes \$100,000 to \$2 million. Business owned coverage is not available.

- Your BGA adds Symetra SwiftTerm to their list of available iGO<sup>®</sup> products.
- You must be licensed and appointed with Symetra to drop a ticket for SwiftTerm through your partner's iGO<sup>®</sup> dashboard.<sup>1</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 approval, your client is immediately emailed a secure link to SwiftTerm's onboarding platform to complete their purchase.



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

Tip: If necessary, you can resend the link to your client or correct their email address in iGO.



CLIENT



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>2</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:

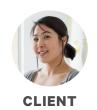
- Instant approval
- Accelerated underwriting, or
- Full underwriting

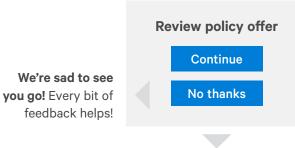
Your application for Symetra SwiftTerm is approved!

Complete these 3 easy steps to "Get Coverage."

## **Digital Onboarding**

e-acceptance, e-payment and e-delivery





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 14 days from the date of the policy offer. Reminders are emailed intermittently until the offer is accepted or expires.

	k
Create	e an account

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



#### Easy payment via our secure online portal.

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



hark you for purchasing a life insurance te took forward to serving you.	i policy from Symetra LBe Insurance Company.					
Your term life	Important Information					
insurance policy	<ul> <li>This is a "sevel term policy" Your premium will stay the same ("sevel") for the "term Period (docum aldore) at long as you make the required require playment.</li> <li>At the end of the Term Period, the premiums will increase anonabu will your BHD tetrades.</li> </ul>					
This policy is a legal contract between you and Symetra Life Insurance-Contracts, Please read						
it carefully and keep it in a safe place.	This policy automatically renews annually on the Policy Zate     Inform above unit you turn 10.					
Tour autor details	This policy can be converted into a permanent life policy.					
Insured Name	<ul> <li>This policy is non-participating. It does not qualify to earn dividends from Systema.</li> </ul>					
(Jahn Doe) Term Period (D2 Years)	<ul> <li>Premiums are on an indeterminate basis may become adjustable Solowing the Term Period.</li> </ul>					
Policy Daner						
(Jahn Dor) Pulicy Date (December 20, 2020)	Signed for Symetra Life Insurance Company at its home office on the Policy Date shown above.					
Pulicy Number (070000000)	Margaret Melotar Jacquedre Venezani President Similaritary					
Risk Class [Standard Nor-Nootine]	Margart Heich Josquar Minjani					
Coverage Amount 3[100:000]						
	ou change your mind within 20 days of monitoing this policy, you may be it to borrants or if anotherball, the low-mous another threshold with					
ancel the policy. To do as, deliver or ma	al it to Symetria or, if applicable, the insurance producer through whom y premiums, fees and charges paid will be influided. The policy will be fold-same what assume no policy that been insued.					

SYMETRA

Create an account

G Sign up with Google

#### Welcome!

Payment is confirmed and the policy is delivered from start to finish in as little as 25 minutes! A confirmation email is also sent to the client with a link to the SwiftTerm self-service portal to maintain their policy.



### Self service portal

Clients can easily manage their Symetra SwiftTerm policy online through the SwiftTerm self-service portal at www.SwiftTermLife.com.

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!

Insurance professionals can monitor their 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



Symetra Life Insurance Company 777 108th Avenue NE, Suite 1200 Bellevue, WA 98004-5135

#### www.symetra.com

Symetra<sup>®</sup> is a registered service mark of Symetra Life Insurance Company. SwiftTerm<sup>™</sup> is a service mark of Symetra Life Insurance Company. 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.

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> 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>2</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.