Symetra Life Insurance Company

Symetra's Automatic Upgrade Program

Now through December 31, 2026, eligible clients applying for a Symetra Protector IUL or Symetra Accumulator Ascent IUL indexed universal life policy will automatically be considered for an underwriting upgrade of up to three rate class improvements.

Elevate a strong offer with an automatic upgrade of up to three rate classes.

What's eligible?

The runway is now even wider for new opportunities. Qualifying cases include:

- High-net-worth foreign national and domestic applicants.[1]
- Nicotine and non-nicotine, standard or better rate class before GoodLife Reward wellness credits are applied.[2]
- Full and accelerated underwriting paths.
- Formal and informal applications.
- Informal applications must be submitted by Dec. 11, formal applications must be received by Dec. 18 and all policies must be issued, paid and placed in force by Dec. 31, 2026.[3]

Apply as usual. Eligible cases are automatically considered for an upgrade of up to three rate classes.

Symetra Protector IUL

UP TO A TWO-CLASS UPGRADE

STANDARD → STANDARD PLUS → PREFERRED

Available through issue age 60 and up to $5 million in coverage[4,5]

Symetra Accumulator Ascent IUL

UP TO A THREE-CLASS UPGRADE

STANDARD → STANDARD PLUS → PREFERRED → SUPER PREFERRED

Available through issue age 60 and up to $10 million in coverage[4,5]

SYMETRA®
Retirement Solutions | Employee Benefits | Life Insurance

Got a case? Think Symetra.
Elevate more offers. Expand your opportunities.

Continued >

Have questions?

Contact the Symetra Life Sales Desk
1-877-737-3611
or
lifesales@symetra.com

Life insurance is issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Products, riders, features, terms and conditions may vary by state and may not be available in all U.S. states or any U.S. territory.

Symetra Protector IUL and Accumulator Ascent IUL are flexible-premium adjustable life insurance policies with index-linked interest options. Protector IUL policy form number is ICC18_LC2 and Accumulator Ascent IUL policy form number is ICC17_LCI in most states.

This is not a complete description of the Symetra Accumulator Ascent IUL or Protector IUL products. For a more complete description, please refer to the policies.

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

Eligibility and underwriting decisions are based on actuarially sound criteria and applicable regulatory requirements. Symetra does not discriminate on the basis of race, color, national origin, sex, religion, or other characteristics protected by law.

Symetra underwriting programs are subject to change and/or termination without notice.

This material does not consider the impact of applicable U.S. or foreign laws and regulations, or income or estate tax treaties. Eligible clients should be advised to consult with their own tax, legal and financial planners to ensure compliance with their particular foreign country requirements.

[1] High-net-worth foreign national (HNWFN) applicants who reside in a “C” country are not eligible for this program. See the HNWFN program overview guide (LIM-1543) for details.

[2] For nicotine users, the maximum rate class is Preferred Nicotine.

[3] The automatic underwriting upgrade program applies to all pending and new applications beginning August 24, 2026. We will proactively revisit pending cases approved June 1, 2026, and later that are not yet in force and notify you of any rate class improvements. In-force policies are not eligible.

[4] Maximum coverage is limited to available retention and may be reduced if the client has other existing coverage in force with Symetra.

[5] Each insured may be considered for the program under only one product during the program period, either Accumulator Ascent IUL or Protector IUL. All offers for the same insured must be for the selected product and are subject to program limits. Offers may not be combined across products. Backdating to save age is not permitted.

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