

Competitive heat chart

Symetra SwiftTerm[®]

Term Life Insurance

SwiftTerm pricing brings the heat!

Is it hot in here? Not only does SwiftTerm provide a fast end-to-end digital application process, it also consistently ranks in the top three for low premium.

Rankings for \$500,000 death benefit

Payment structure	Gender	Rate class (Non-nicotine)	Age								
			20	25	30	35	40	45	50	55	60
10-year term	Male	Super-Preferred	2	1	1	1	1	1	1	1	3
		Preferred	3	1	1	1	1	1	1	1	9
		Standard	2	1	1	1	1	1	1	1	11
	Female	Super-Preferred	3	1	1	1	1	1	1	1	3
		Preferred	3	1	1	1	1	1	1	1	9
		Standard	3	1	1	1	1	1	1	1	11
15-year term	Male	Super-Preferred	3	1	1	1	1	1	1	1	7
		Preferred	3	1	1	1	1	1	1	1	11
		Standard	3	1	1	1	1	1	1	1	11
	Female	Super-Preferred	3	1	1	1	1	1	1	1	9
		Preferred	3	1	1	1	1	1	1	1	9
		Standard	3	1	1	1	1	1	1	1	11
20-year term	Male	Super-Preferred	4	1	1	1	1	1	1	1	7
		Preferred	4	1	1	1	1	1	1	1	11
		Standard	4	1	1	1	1	1	1	1	11
	Female	Super-Preferred	4	1	1	1	1	1	1	1	11
		Preferred	4	1	1	1	1	1	1	1	9
		Standard	4	1	1	1	1	1	1	1	11
30-year term	Male	Super-Preferred	4	1	1	1	1	1	1	N/A	N/A
		Preferred	4	1	1	1	1	1	1	N/A	N/A
		Standard	4	1	1	1	1	1	1	N/A	N/A
	Female	Super-Preferred	5	1	1	1	1	1	1	N/A	N/A
		Preferred	4	1	1	1	1	1	1	N/A	N/A
		Standard	4	1	1	1	1	1	1	N/A	N/A

Premiums are ranked low to high. A list of full competitor names is provided on the next page. Competitor information is current and accurate to the best of our knowledge as of Feb. 2, 2024.

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Rankings for \$1 million death benefit

Payment structure	Gender	Rate class (Non-nicotine)	Age								
			20	25	30	35	40	45	50	55	60
10-year term	Male	Super-Preferred	2	1	1	3	1	1	1	7	2
		Preferred	2	1	1	1	1	1	1	9	3
		Standard	3	1	1	1	1	1	1	9	3
	Female	Super-Preferred	3	1	1	1	1	1	1	3	2
		Preferred	3	1	1	1	1	1	1	9	3
		Standard	3	1	1	1	1	1	1	11	4
15-year term	Male	Super-Preferred	3	1	1	1	1	1	1	9	3
		Preferred	3	1	1	1	1	1	1	11	4
		Standard	3	1	1	1	1	1	1	11	4
	Female	Super-Preferred	3	1	1	1	1	1	1	9	3
		Preferred	3	1	1	1	1	1	1	9	3
		Standard	3	1	1	1	1	1	1	9	3
20-year term	Male	Super-Preferred	4	1	1	1	1	1	1	11	4
		Preferred	4	1	1	1	1	1	1	11	4
		Standard	4	1	1	1	1	1	1	11	4
	Female	Super-Preferred	4	1	1	1	1	1	1	9	3
		Preferred	4	1	1	1	1	1	1	11	4
		Standard	4	1	1	1	1	1	1	11	4
30-year term	Male	Super-Preferred	4	1	1	1	1	1	1	N/A	N/A
		Preferred	4	1	1	1	1	1	1	N/A	N/A
		Standard	4	1	1	1	1	1	1	N/A	N/A
	Female	Super-Preferred	2	1	1	1	1	1	1	N/A	N/A
		Preferred	4	1	1	1	1	1	1	N/A	N/A
		Standard	4	1	1	1	1	1	1	N/A	N/A

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Rankings for \$3 million death benefit

Payment structure	Gender	Rate class (Non-nicotine)	Age								
			20	25	30	35	40	45	50	55	60
10-year term	Male	Super-Preferred	2	1	1	3	3	3	1	7	1
		Preferred	2	1	1	3	1	3	3	5	9
		Standard	2	1	1	1	3	3	1	1	9
	Female	Super-Preferred	1	1	1	3	1	1	1	3	7
		Preferred	2	1	3	3	3	1	3	3	5
		Standard	3	1	1	3	1	1	1	5	13
15-year term	Male	Super-Preferred	3	1	3	5	3	1	3	5	11
		Preferred	2	1	1	3	3	1	3	1	13
		Standard	3	1	1	1	1	1	1	1	13
	Female	Super-Preferred	1	1	1	3	1	3	3	5	9
		Preferred	2	1	1	3	3	1	1	5	11
		Standard	3	1	1	1	1	1	1	1	11
20-year term	Male	Super-Preferred	1	1	3	3	5	1	3	3	11
		Preferred	4	1	1	1	3	3	3	3	11
		Standard	4	1	1	1	1	3	3	1	13
	Female	Super-Preferred	1	1	1	3	5	3	1	5	11
		Preferred	4	1	1	3	3	1	3	1	11
		Standard	4	1	1	1	1	3	3	1	13
30-year term	Male	Super-Preferred	2	1	1	3	1	3	3	1	N/A
		Preferred	4	1	1	1	1	1	1	1	N/A
		Standard	4	1	1	1	1	1	1	1	N/A
	Female	Super-Preferred	3	1	1	1	1	3	1	1	N/A
		Preferred	4	1	1	1	1	1	1	1	N/A
		Standard	4	1	1	1	1	1	1	1	N/A

Premiums are ranked low to high. A list of full competitor names is provided on the next page. Competitor information is current and accurate to the best of our knowledge as of Feb. 2, 2024.

Benchmark competitors and products

Corebridge: Select-a-Term®
American National: Signature Term
Equitable Financial: Term Series 160
John Hancock: Protection Term 20
Legal and General: OPTerm
Lincoln Financial: LifeElements® Level Term (2019)
Lincoln Financial: Lincoln TermAccel® (2019)
Mutual of Omaha: Term Life Answers®
National Life: NL Term GL
Nationwide: Guaranteed Level Term
North American: ADDvantage®
North American: Classic Term
Pacific Life: PL Promise Term
Penn Mutual: Guaranteed Convertible Term®
Principal: Term (2020)
Protective: Classic Choice Term
Protective: Custom Choice UL 9-21
Prudential: Term Essential®
Securian Financial: Advantage Elite Select
Transamerica: Trendsetter® LB
Transamerica: Trendsetter® Super

**Contact the Symetra
Life Sales Desk to get a
SwiftTerm quote today!**

Symetra Life Sales Desk
1-877-737-3611
Weekdays, 8 a.m. to 6 p.m. ET
lifesales@symetra.com

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.

Guarantees and benefits are subject to the claims-paying ability of Symetra Life Insurance Company.

Policy rider availability may vary by distribution partner.

This is not a complete description of the Symetra SwiftTerm product. For a more complete description, please refer to the policy.

Competitor information is current and accurate to the best of our knowledge as of Feb. 2, 2024; however, this material is not valid after May 2, 2024. These comparisons may not be used with the public. The comparisons in this communication are of different products which vary in premiums, rates, fees, expenses, features and benefits. The data shown are taken from various company illustrations. It is possible that there are differences between the products compared which are not reflected and/or of which we are unaware. Every effort has been made to present accurate information, but keep in mind that only the contract page and/or individual policies from each of the companies represented contain the complete details of each policy and rider discussed. Current interest rates may be different for each company and may not be guaranteed. Complete personalized policy illustrations for each representative company must be presented or discussed with your clients. Clients should consult with their insurance professional to find out which type of life insurance is appropriate. Policies and contracts may not be available in all states.



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