
Symetra: An Outlet for Your HIV Positive Clients

The changes in the underwriting world continue, as there is now a solution for HIV positive clients from Symetra Financial. Even better: Symetra has clear "rules of engagement" for underwriting these clients, making it easy to determine if there is a "fit" for that case on your desk.

Symetra Financial HIV Positive Underwriting Rules of Engagement

Symetra Financial has an agreement with one of their reinsurance partners to offer HIV positive clients an insurance solution. While there is a rating, unlike prior offerings for clients with this history, premiums are still in the range that a client might actually elect to pay for the coverage. Read on for the details, and reach out to me or Jeff Wright to discuss your next case.

- The proposed insured attained age must be 35 +
- HIV+ diagnosis was made at least 3 years prior to the application
- The proposed insured must disclose history
- Must be on HAART treatment
- Minimum rating of Table 6 (250%)
- The APS of the MD that follows them and look at all virus load count, usual follow-up is every 6 months
- There must be no other significant co-morbidity factors
- Maximum face amount is \$1MM
- Permanent products only

Neil Krause, CLU

Internal Wholesaler | Life Sales

Phone 781.398.4534 | 877.737.3611

Cell 774.823.4175 | Fax 781.894.0700

Registered Representative of and Securities Offered by Symetra Securities, Inc. (SSI), 777 108th Ave NE, Suite 1200, Bellevue, WA 98004-5135, 877.737.3649. Securities issued in all states other than New York by Symetra Life Insurance Company (SLIC) and in New York by First Symetra National Life Insurance Company of New York (FSNLICNY). SSI, FSNLICNY and SLIC are affiliated companies.

Symetra® is a registered service mark of Symetra Life Insurance Company. www.symetra.com

NOTE: The information contained in this message is confidential. If you are not the intended recipient, or an employee or agent responsible for delivering this message to the intended recipient, do not distribute or copy this communication. If you have received this communication in error, please notify us immediately by replying to the sender. Thank you for your cooperation.