



We are rewarding your clients for their good health by granting credits against their health impairment ratings, resulting in better underwriting rate classes.

Studies have proven that people who live a healthy lifestyle and who are generally fit, live longer—even if they have minor health issues. The **Symetra GoodLife Rewards** program, available with Symetra's UL-G, CAUL and SUL-G products, is designed to reward those clients.

Sample GoodLife Reward Factors

- > Never used nicotine products
- > Blood pressure history
- > Family history
- > Lipids
- > Body Mass Index (BMI)
- > Stress test results
- > Electrocardiogram (EKG)
- > Regular aerobic exercise
- > Screening tests such as mammogram, colonoscopy and prostate-specific antigen (PSA)

Contact Us

Network Partners Int'l
800-927-2537
www.networkpartnersintl.com

How does it work?

During the underwriting process, the Symetra underwriter will gather information from medical records—for applicants through age 70—around certain lifestyle factors and medical tests and score each one. The total score can then be used for purposes of improving the underwriting class or offsetting the table rating.

Sample Case



Profile

- Male
- Age 64
- Business owner
- \$1.2 million Symetra UL-G application

Medical History

- Non-insulin dependent diabetes mellitus
- History of HGB A1C testing reveals good control over last 5 years
- Height 5' 11" and weight of 195 pounds

Initial Underwriting Assessment

- Table 2

Lifestyle Factors

- Never used nicotine products
- Attending physician's statement reveals regular aerobic exercise four times per week
- Colonoscopy screening normal
- PSA testing within normal limits

Improved Assessment with Symetra GoodLife Rewards Credits

- Standard Plus Non-Nicotine (upgraded three classes)

If you have questions about the Symetra GoodLife Rewards program, contact our Symetra Life Sales Desk and they will answer your question or put you in touch with one of our underwriters.