

Important Notice: Commissions

1. RELEASE OF COMMISSIONS

Commissions are released by Symetra once any delivery requirements have been met and the policy has reached its effective date. (Please see #2, below.)

2. POLICY EFFECTIVE DATES / ELECTRONIC FUNDS TRANSFER (EFT)

If a specific EFT draft date is chosen:

The policy effective date will be **three days after** the EFT draft date and commissions will be released at that time if all delivery requirements have been met.

If a specific EFT draft date is NOT chosen:

The policy will be given a current effective date and the initial premium will draft approximately one business day following the effective date or following the date we receive all delivery requirements, if later.

3. DELIVERY RECEIPT

The following states require that all policies are issued with a delivery receipt that must be signed and returned to Symetra as a delivery requirement:

- Louisiana
- Pennsylvania
- South Dakota
- Virginia*
- West Virginia

**Writing agent should keep signed receipt in agency file (not required to be returned to Symetra)*

SYMETRA[®]

FINANCIAL

Symetra Life Insurance Company
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The policy form number for Term Life is L-10000 4/08.

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