

Ordering Medical Requirements

If you are using the Easy App or the Symetra Express (online) process, you do *not* need to contact a paramedical company. Symetra orders all necessary requirements once the application is received. An interviewer will call your client to complete the medical history questions. If there are medical requirements, the interviewer will set up an appointment for the exam and lab tests.

If you're using the Traditional Application process, here are some things to keep in mind when scheduling the exam:

1. Call a Symetra-appointed Paramedical Service Company.

Portamedic 1-800-765-1010

ExamOne 1-877-933-9261

APPS 1-800-635-1677

EMSI 1-800-872-3674

These companies will help you locate an office for the city where you want to schedule the exam.

2. Confirm the specific exam and tests required with the examiner.
3. Follow up on your appointments with the examiner. Mention that you would like a call when scheduling is confirmed, or when the exam is completed.

For a customer brochure about the insurance exam, order LU-521.

Test Results

Whenever lab tests are completed, we'll include a copy of the test results in the policy packet along with a brochure explaining the results. If we receive a significantly abnormal result from a completed test, we send the results directly to the proposed insured to share with their physician.

SYMETRASM FINANCIAL

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UNDERWRITING REQUIREMENTS



INDIVIDUAL LIFE

SYMETRASM
FINANCIAL

Underwriting Requirements

In some instances, the amount used for underwriting requirements will be larger than the face amount on the application. These instances include:

1. **Current in-force life coverage with Symetra or American States that was applied for within the last five years:** Take the total of all face amounts.
2. **Guaranteed Insurability Option (GIO):** Add the applied-for GIO amount to the face amount.

MHI – Medical History Interview – Part 2 Interview

PM – Physical Measurements is a brief exam completed by a paramedical examiner of physical measurements. It includes measurements such as height, weight, pulse and blood pressure.

M.D. Exam is completed by a medical doctor and includes a medical history interview, physical measurements and a medical assessment.

OFT – Oral Fluid Test – a swab briefly placed between the cheek and gum to test for nicotine, HIV and other findings of significance.

Full Blood – blood sample drawn from a vein in the arm and tested for a variety of body system functions – kidney, liver, lipids, sugars, as well as HIV.

Urinalysis – urine sample is tested for protein, sugar, nicotine, and drugs of abuse, and may include HIV.

An **EKG** should be ordered as 12-lead, resting and uninterpreted.

Financial Statements are required for \$2,000,000 face amounts and above. This may include a balance sheet, income statement, or tax return from the applicant or the applicant's business.

Underwriting Requirements

Amount*	Ages 0-49	Ages 50-59	Ages 60-69	Ages 70-80
\$0–\$24,999	MHI	MHI	MHI PM Urinalysis	MHI, PM Urinalysis Full Blood EKG
\$25,000– \$100,000	MHI	MHI PM Urinalysis	MHI PM Urinalysis EKG	M.D. Exam Urinalysis Full Blood EKG
\$100,001– \$199,999	MHI PM OFT (No exam, ages 0-15)	MHI PM Urinalysis	MHI PM Urinalysis EKG	M.D. Exam Urinalysis Full Blood EKG
\$200,000– \$499,999	MHI PM Urinalysis Full Blood (No exam, ages 0-15, \$249,999 and below)	MHI PM Urinalysis Full Blood	MHI PM Urinalysis Full Blood EKG	M.D. Exam Urinalysis Full Blood EKG
\$500,000– \$1,000,000	MHI PM Urinalysis Full Blood	MHI PM Urinalysis Full Blood EKG	M.D. Exam Urinalysis Full Blood EKG	M.D. Exam Urinalysis Full Blood EKG
\$1,000,001– \$2,000,000	M.D. Exam Urinalysis Full Blood EKG (ages 40-49 only)	M.D. Exam Urinalysis Full Blood EKG	M.D. Exam Urinalysis Full Blood Exercise EKG	M.D. Exam Urinalysis Full Blood EKG
Over \$2,000,000	M.D. Exam Urinalysis Full Blood Financial Statements Exercise EKG (ages 40-49 only)	M.D. Exam Urinalysis Full Blood Exercise EKG Financial Statements	M.D. Exam Urinalysis Full Blood Exercise EKG Financial Statements	M.D. Exam Urinalysis Full Blood EKG Financial Statements

Note: Some applicants will need a Chest X-ray. Your underwriter will contact you if one is needed. Additional tests may be required for some applicants.

* For Successor Single Premium Life only, use net amount at risk. See product materials for product specific age limits.