



MultiLife Business Program



Simplified protection for businesses covering multiple lives

Protecting the future of a business is a top priority for many employers. The loss of any key employee can quickly shift a business off track and threaten its future success. Help your clients protect their business by protecting and retaining their top talent with Symetra's MultiLife Business Program. Our program provides streamlined life insurance protection to multiple eligible key employees through a guaranteed-issue underwriting process designed specifically for them.

Program highlights



Coverage that can help meet several needs

Each eligible employee may be covered by a Symetra Accumulator Ascent IUL policy, which provides death benefit protection and growth potential based on the performance of their selected index strategies.



Guaranteed issue underwriting

Policies are issued to eligible employees on a guaranteed-issue (GI) underwriting basis, removing the need for medical evidence or traditional underwriting reviews.



Easy group case review and invitation process

Simply send the completed Symetra Group Census (LIM-1648) and MultiLife Company Submission Form (LIM-1649) to our team to review. We'll let you know if any additional information is needed and then provide a written invitation for the eligible group to apply.



Dedicated support

Our MultiLife Business Team of advanced markets and underwriting experts is here to help guide you through case design, illustrations and any step of the sales process.

Who may benefit

Our MultiLife Business Program can help clients with a variety of financial needs, including:

- **Key person coverage** to help cover costs associated with the loss of key employees.
- **Buy-sell agreements** to assure the seamless transfer of ownership upon the death of an owner.
- **Executive bonus plans** to help provide special compensation or benefits to key executives.
- **Non-qualified deferred compensation plans** to provide income deferral and incentives for highly compensated key employees.
- **Supplemental executive retirement plans (SERPs)** to attract and retain key executives with both pre- and post-supplemental retirement benefits.
- **Split-dollar plans** to attract and retain top talent with life insurance protection and supplemental income.

Our MultiLife Business Program does not guarantee employee eligibility and that a policy will be issued. Refer to the MultiLife Business Guide (LIM-1640) for eligibility requirements.

[Continued >](#)

Give your business cases an underwriting edge with Symetra's MultiLife Business Program. Contact our Life Sales Desk for help with case design, illustration support and any questions you may have.

Contact us

Symetra Life Sales Desk

1-877-737-3611

Weekdays, 8 a.m. to 6 p.m. ET

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Important information

Life insurance is issued by Symetra Life Insurance Company, 777 108th Ave NE, Suite 1200, Bellevue, WA 98004. Products, riders, features, terms and conditions may vary by state and may not be available in all U.S. states or any U.S. territory.

Symetra Accumulator Ascent IUL is a flexible-premium adjustable life insurance policy with index-linked interest options. Policy form number is ICC17_LC1 in most states.

Guarantees and benefits are subject to the claims-paying ability of Symetra Life Insurance Company. Symetra Accumulator Ascent IUL has fixed and indexed accounts. Interest credited to the indexed accounts is affected by the value of outside indexes. Values based on the performance of any index are not guaranteed. The policy do not directly participate in any outside investment or index.

Allocations to the fixed account or index strategies are based on the allocation instructions provided at time of application, and may be subsequently changed in writing by the policyowner. When allocations occur, an index segment for each respective index strategy is created. Each index segment has its own index crediting method, index value, index cap, index spread, index floor, index participation rate, index segment term, and index start and maturity date. The index caps, floors and participation rates after the initial index segment term may be higher or lower than the initial rates, but will never be less than the guaranteed minimums shown in the policy. The index spreads after the initial index segment term may be higher or lower than the initial spreads, but will never be higher than the guaranteed maximum shown in the policy.

Symetra reserves the right to add, modify or remove any index strategy or crediting method. If any index is discontinued or if the calculation of any index is changed substantially, Symetra reserves the right to substitute a comparable index.

It is not possible to invest in an index.

This is not a complete description of the Symetra Accumulator Ascent IUL product. For more complete descriptions, please refer to the policy.

Certain product features, benefits, rate classes, riders, terms and conditions may vary or may be unavailable through the MultiLife Business Program.

This material is not intended to provide investment, tax or legal advice. Clients should consult with their attorney or tax professional for more information.

Restrictions may apply to the Symetra MultiLife Business Program, and it's subject to change without notice.