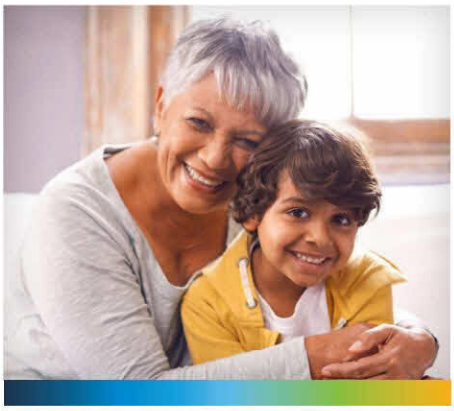
Case Study

A new family member, a delightfully better rate



Meet Maya

- Seeking indexed universal life insurance protection
- Generally healthy, no chronic conditions, and within build chart for Standard or better rate class

Specifics: Age 60, 5'5" and 200 pounds

Anticipated rate class: Standard

Delivered rate class: Super Preferred (three-rate-class improvement)

Automatic Upgrade Program

Situation

Maya's grown daughter has just had a baby. It's the first grandchild in the family and a cause for celebration. But as thoughts turn from celebration to preparation, Maya begins to think of her financial legacy and what she'll leave her growing family.

Working with her financial professional, she's considering her choices for indexed universal life insurance. Because she's gained some weight over the last few years, she's concerned about how high her premiums may be. Fortunately, with Symetra's Automatic Upgrade Program, a better underwriting offer may be within reach.

Solution

Now through Dec. 31, 2026, Maya can receive an automatic improvement of up to three rate class for Accumulator Ascent IUL or Protector IUL if she's tracking to qualify for Standard or better.[1]

The Result

Maya chooses Accumulator Ascent IUL for its low charges and competitive cash value potential. She applies, expecting premiums based on the illustration's Standard rating. She's delighted when her offer comes back at Super Preferred — a three-rate-class improvement — with significant premium savings. Now her insurance professional has good news of his own to deliver.

Automatic Upgrade Program: Now through Dec. 31, 2026

Accumulator Ascent IUL (ages 20-60, up to $10 million[2,3])	**Standard?**	→	**Super Preferred!**
Protector IUL (ages 20-60, up to $5 million[2,3])	**Standard?**	→	**Preferred!**

Eligible cases include:

- ✓ High-net-worth foreign national applicants[4]
- ✓ Nicotine users[5]
- ✓ Full and accelerated underwriting paths
- ✓ Formal and informal applications

PRODUCER USE ONLY