

Program highlights

Symetra's high-net-worth foreign national market program

Solutions that move with your clients' needs

Today's high-net-worth clients may live or come from all over the world, but many share the same life insurance needs. Our expertise can help clients who have ties to the United States navigate the generational wealth transfer process with a program designed specifically for the high-net-worth foreign national (HNWFN) market.



Program highlights

- Availability: Symetra's permanent and term life insurance products¹
- Minimum policy face amount: \$1 million (USD)
- Minimum proposed insured global net worth: \$1 million (USD)
- Two ownership options: Direct ownership and U.S. ownership
- Issue ages: 18-75 for A and B countries
18-70 for C countries
- Medical risk: Up to Table D
- Limited power of attorney (POA) available for policy delivery and receipt of mail
- Coverage for juveniles is available, provided specific requirements are met (refer to piece LIM-1543).
- Premium financing is available for qualified individuals (refer to piece LIM-1419).²

Why Symetra?

- Experienced in the HNWFN marketplace.
- In the life insurance business since 1957.
- \$60.3 billion in assets.^{3,4}
- Symetra Financial Corporation's parent company Sumitomo Life has over 100 years of history and is one of the largest life insurance companies in Japan.
- Sound financial strength ratings:
www.symetra.com/ratings.

The market opportunity

The HNWFN market is growing at a rapid pace and has significant potential for financial professionals with access to good prospects.



Approximately 20.8 million high-net-worth individuals (HNWI) around the world.⁵



\$79.6 trillion combined global wealth.⁵



Global HNW individual wealth is projected to surpass \$100 trillion (USD) by 2025—nearly triple the 2006 amount, propelled over the years by strong Asia-Pacific growth.⁶

To learn more, please review our program guidelines or contact Symetra's Life Sales Desk at 1-877-737-3611 or lifesales@symetra.com.

References about "Symetra" are to Symetra Financial Corporation and its subsidiaries. Symetra Financial Corporation is a wholly owned U.S. based subsidiary of Sumitomo Life and is Sumitomo Life's primary presence in the United States. Symetra's life insurance products are issued through its subsidiaries, Symetra Life Insurance Company (est. 1957) located at 777 108th Ave NE, Suite 1200, Bellevue, WA 98004 and First Symetra National Life Insurance Company of New York (est. 1990), New York, NY.

Sumitomo Life is a Japanese based mutual life insurance company whose products are not available in the U.S. or any U.S. territory.

Symetra Life Insurance Company is a direct subsidiary of Symetra Financial Corporation. First Symetra National Life Insurance Company of New York is a direct subsidiary of Symetra Life Insurance Company and is an indirect subsidiary of Symetra Financial Corporation (collectively, "Symetra").

Neither Symetra Financial Corporation nor Symetra Life Insurance Company solicits business in the state of New York and they are not authorized to do so.

Securities are offered through Symetra Securities, Inc. (SSI). Member FINRA.

SSI and SLIC are affiliates and are located at 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004-5135.

Each company is responsible for its own financial obligations.

Products are not available in all U.S. states or any U.S. territory.

In New York, term life insurance is issued by First Symetra National Life Insurance Company of New York, New York, NY. Mailing address: P.O. Box 34690, Seattle, WA 98124.

Variable life insurance can only be sold by registered representatives.

Guarantees and benefits are subject to the claims-paying ability of the issuing life insurance company.

This is not a complete description of Symetra's high-net-worth foreign national (HNWFN) market program. It may have new or amended rules and restrictions, and is subject to change in order to be compliant with requirements in the client's home jurisdiction. The program is subject to change without notice.

¹ Excludes Symetra SwiftTerm.

² To be eligible for premium financing, clients must have a net worth of at least \$5 million and an annual income of at least \$200,000.

³ GAAP financial figures for Symetra Financial Corporation.

⁴ As of Dec. 31, 2021, liabilities were \$56.0 billion and stockholder's equity was \$4.3 billion.

⁵ Capgemini Research Institute: 2021 World Wealth Report.

⁶ Capgemini SE Consulting: 2018 World Wealth Report.



www.symetra.com
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