

Symetra Special Needs Underwriting Program

Helping families with special needs secure more coverage



Families with children or dependent adults who have special needs face unique financial challenges. Traditional underwriting limits often fall short, measuring coverage against a parent's income or net worth. At Symetra, we believe protection should reflect the true, lifelong financial needs of the dependent—not just the parent's earning capacity.

Cover letter requirements

A detailed cover letter or subsequent letters must provide the following:

- ✓ An overview of the family's financial situation sufficient to assess financial capacity
- ✓ Financial estimates and rationale for the dependent's projected lifetime care needs including medical, therapy, education, caregiving, and residential support expenses
- ✓ Trust details, such as the trust name, date of creation, and trustee
- ✓ Trust planning provisions that ensure continuity of care and designate a future guardian or conservator



Needs-based, not income-based

Coverage is calculated using the dependent's expected care costs.



Flexible requirements

Flexible guidelines, so it's easier to get the coverage your clients need.



Future-focused

Helps fund special needs trusts and ensure continuity of care.

Symetra goes beyond formulas, offering flexible underwriting that meets families where they are.



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The Special Needs Underwriting Program is not available for use with Swift products or the High-Net-Worth Foreign National Program. Symetra underwriting programs are subject to change and/or termination without notice.

Guarantees and benefits are subject to the claims-paying ability of Symetra Life Insurance Company.

This material is not intended to provide investment, tax or legal advice. Clients should consult their tax or legal professional when reviewing a trust.

The trust must have a provision to purchase life insurance as a trust investment and the trustee should have authority to purchase life insurance on the grantor(s).

The applicant must still meet the eligibility requirements for life insurance coverage and the policy should be both affordable and appropriate based on their income.

This is not a complete description of Symetra Special Needs Underwriting Program.