

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 fixed permanent life insurance products
- Minimum policy face amount: \$1 million (USD)
- Minimum proposed insured global net worth: \$2 million (USD)
- Two ownership options: Direct ownership and U.S. ownership
- Issue ages: 18-75 for A and B countries
18-70 for C and D countries
- Medical risk: Up to Table D
- Limited power of attorney (POA) available for policy delivery and receipt of mail

Why Symetra?

- Experienced in the HNWFN marketplace.
- In the life insurance business since 1957.
- \$49.3 billion in assets.^{1,2}
- Parent company Sumitomo Life has over 100 years of history and is one of the largest life insurance companies in Japan.
- A "Ward's 50[®]" top performing life-health company.³
- Sound financial strength ratings:
www.symetra.com/ratings.

The market opportunity⁴

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



Approximately 18.1 million high-net-worth individuals (HNWI) around the world.



\$70.2 trillion combined global wealth.



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

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



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Guarantees and benefits are subject to the claims-paying ability of Symetra 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 GAAP financial figures for Symetra Financial Corporation.

² As of Dec. 31, 2018, liabilities were \$46.0 billion and stockholder's equity was \$3.3 billion.

³ Ward Group: "2018 Ward's 50 L&H Top Performers" (July 19, 2018).

⁴ Capgemini SE Consulting: 2018 World Wealth Report.