SYMETRA®
Retirement Solutions | Employee Benefits | Life Insurance

Group Life Insurance

Can your loved ones afford to lose your income?

You work hard to protect the people you care about, but some hardships can't be predicted. With group life insurance, you can help ensure your loved ones have the financial protection they need if you pass away. And by enrolling in this valuable insurance at work, you can take advantage of typically lower costs and a simplified process.

Why group life insurance?

If you suddenly pass away, the loss of your income can make a difficult situation for those you leave behind even worse.

Life insurance can help ensure they can continue to make car or mortgage payments, save and pay for college, or invest in their financial futures.

How does it work?

You can purchase group life insurance when you join your company or, if applicable, during an annual enrollment period. You'll select the amount of coverage you want, subject to any required evidence of insurability,[1] and name the beneficiaries of your policy.

If you pass away while your policy is in effect, your beneficiaries will receive a lump-sum payment of your coverage amount.

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How much do I need?

Use this calculator to estimate how much life insurance you may need.

Final expenses

How much money do you need to clear up short-term obligations and pay for final expenses? (Consider medical costs, funeral expenses and consumer debt.)

Total final expenses	**A**	$

Housing expenses

How much money do you need to pay off your mortgage or cover housing costs for your loved ones?

Total housing expenses	**B**	$

Income replacement

How long do you want to extend your income stream for your loved ones?

Number of years		$
X current annual income		$
Total income replacement	**C**	$

Education expenses

How much money will your children or grandchildren need to complete their education?

Annual tuition		$
X number of years		$
X number of children		$
Total education expenses	**D**	$

Total life insurance needed today

A + B + C + D =		$
Minus		–
Current life insurance How much life insurance do you currently have?		$
Equals		=
Total life insurance deficit or surplus		$

Did you know?

30% of Americans think they don't have enough life insurance coverage.[2]

Examples

Meet Aaron

Aaron knows how important it is to ensure his family is cared for if the worst happens. That's why he enrolled in his employer's group life insurance plan. He made sure he had enough insurance to cover his family's bills, pay off their house and send his daughter to college if he unexpectedly passed away.

Here's an estimation of how much coverage Aaron might need:

Housing expenses	**$200,000**
Income replacement How long does he want to extend his income stream?	
Number of years	2
X current annual income	$60,000
Total income replacement	**$120,000**
Education expenses	**$40,000**
Total life insurance needed	**$360,000**
Current individual life insurance	**$100,000**
Group life insurance needed through work	**$260,000**

Meet Jenny

Jenny worked hard to get where she is today. But between her student loans, monthly car payment and credit card balance from moving out on her own for the first time, she knows that having group life insurance can help reduce the financial burden she'd put on her parents, who cosigned her loans, if she were to pass away.

Here's an estimation of how much coverage Jenny might need:

Student loans	**$80,000**
Monthly car payment ($300 x 48 months)	**$14,400**
Credit card balance	**$5,600**
Group life insurance needed through work	**$100,000**

NOTE: These examples are for illustrative purposes only and are meant to provide a general overview of how coverage works. Any resemblance to actual persons is purely coincidental. Please refer to your complete set of enrollment materials for your plan's benefit amounts and costs of coverage.

Frequently asked questions

How do I enroll in Symetra Group Life Insurance?

You can enroll in Symetra Group Life Insurance through your employer during your enrollment period. Once you've elected coverage, our process makes it easy to start coverage.

Do I need to answer any medical questions before my coverage begins?

Medical questions may not be required if you enroll during your initial eligibility period.[1]

How much does it cost compared to life insurance purchased outside of work?

Group life insurance generally costs less than individually purchased insurance. And premiums can be paid through convenient payroll deduction.

How much coverage will I have?

Your employer can choose a range of coverage amounts to offer at enrollment. You can select the right amount of coverage to meet your family's needs.

Don't miss your opportunity to enroll in this valuable coverage. To get started, review your enrollment materials or talk to your benefits representative.

SYMETRA®

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Group life policies, insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004, are not available in any U.S. territory. Base certificate form numbers are LGC-13500-CERT 08/06 and ICC25 GLC 10/25.

Coverage may be subject to exclusions, limitations, reductions and termination of benefit provisions. For costs and complete details of the coverage, contact your benefits representative.

[1] You may need to submit evidence of insurability (EOI) if you apply for coverage that is over the guaranteed issue amount, if you previously enrolled in benefits and now want to increase your benefit amount, or if you declined benefits during your initial eligibility period and now wish to enroll in coverage.

[2] "2025 Insurance Barometer: Technical Supplement," LIMRA, 2025.