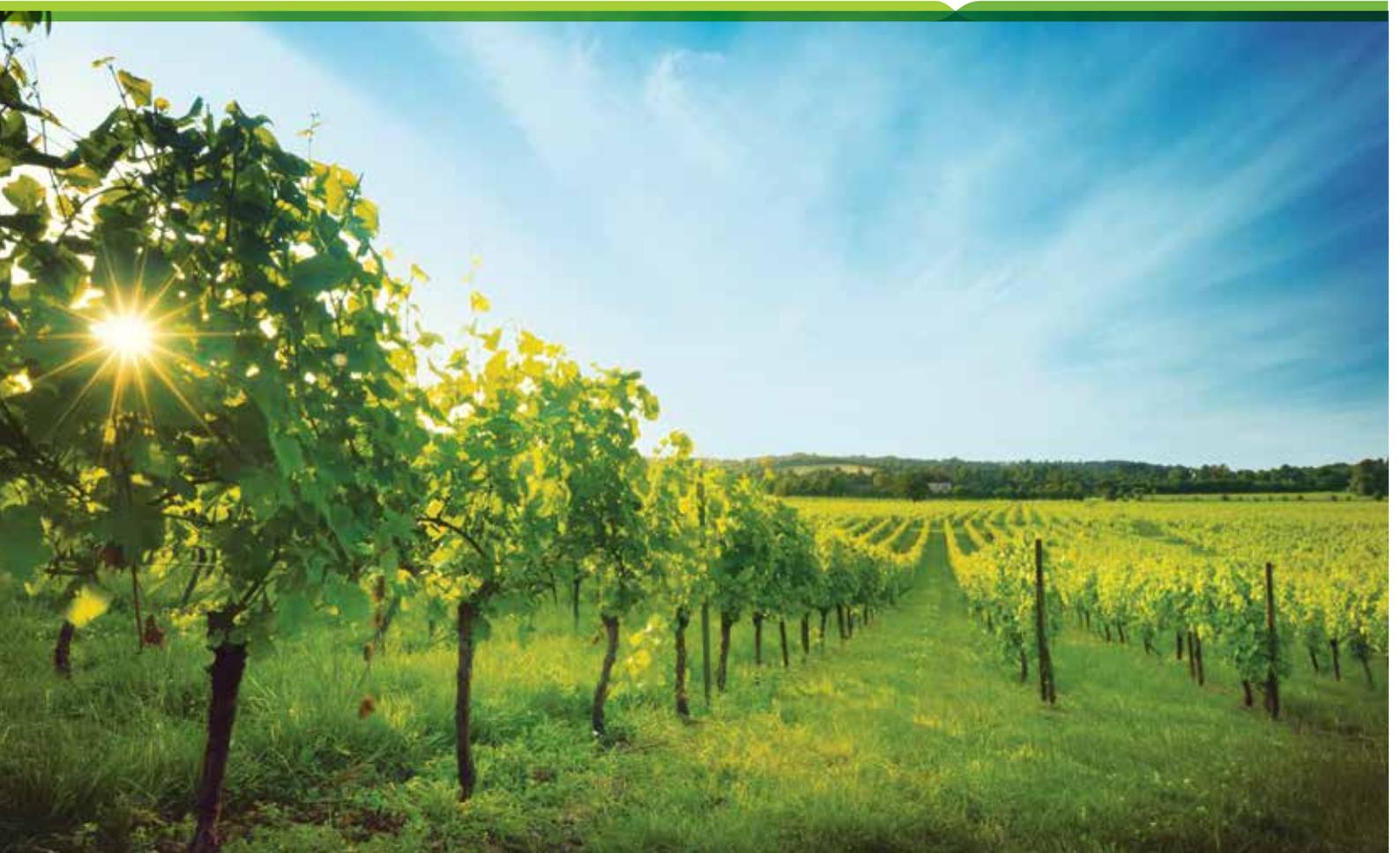


Guaranteed life insurance protection with living benefits

Symetra Classic

Universal Life Insurance with Lapse Protection Benefit



Not a bank or credit union deposit or obligation	Not insured by any federal government agency	
Not FDIC or NCUA/NCUSIF insured	Not guaranteed by any bank or credit union	May lose value

It's a classic desire to want to provide for your loved ones

Are you someone who wants to:

- Leave a financial legacy to your family or favorite charity?
- Have lifetime protection with guarantees?
- Have a say in how your policy's benefit is paid to your beneficiaries?
- Provide funds to cover estate taxes, fees or even final medical bills?

If so, **Symetra Classic Universal Life Insurance with Lapse Protection Benefit** may be the right choice for you.



What is Symetra Classic Universal Life with Lapse Protection Benefit?

Symetra Classic Universal Life is a flexible premium universal life insurance policy. When you elect Classic Universal Life with Lapse Protection Benefit rider, you have elected to purchase a universal life insurance policy with a no lapse guarantee. With Classic's Lapse Protection Benefit, your death benefit coverage can be guaranteed, provided that the premiums are paid as illustrated.¹

How does the Lapse Protection Benefit work?

The Lapse Protection Benefit—available only at policy issue—allows you to ensure that your policy will be in-force for as long as you'd like, without regard to factors (such as policy charges and changes in interest rates) that are outside of your control. When determining your amount of coverage and duration (how long you'd like your coverage to last), you will receive an illustration showing the amount of premium, frequency, and the duration of payment necessary to ensure your guaranteed death benefit. As long as you pay sufficient premiums on a timely basis, as illustrated, take no unscheduled loans or partial withdrawals, make no increases in face amount or change in death benefit option, and policy loan value does not exceed the policy's cash surrender value, your insurance coverage will remain in effect.

Your Guaranteed Death Benefit and the Lapse Protection Value

To ensure that your policy is properly funded to support the guarantee, Symetra Life Insurance Company utilizes a notional or reference value that we refer to as your Lapse Protection Value. The Lapse Protection Value is a calculation that we use to determine whether or not the Lapse Protection Benefit is in effect.² If the amount of your Lapse Protection Value is greater than or equal to zero and the policy cash surrender value exceeds your policy's loan value, then the Lapse Protection Benefit is in effect. Any period when your Lapse Protection Benefit is in effect is known as the Lapse Protection Benefit Period.

During this period, the Lapse Protection Benefit guarantees that your policy will not enter the Grace Period, even if the cash surrender value is insufficient to cover your policy's monthly deductions. However, any changes to the policy, such as changes to scheduled premiums, partial withdrawals and loans against your policy, may reduce the guarantee's duration. It is possible to make additional payments to place the guarantee back to its original illustrated duration, but this will result in increased premium payments. It is also important to note that certain changes, such as increasing your face amount or changing your death benefit option, will automatically terminate the Lapse Protection Benefit. Once the benefit is terminated, it cannot be reinstated. You should consult with your agent or request an in-force illustration prior to making changes to ensure your policy will continue to perform as you planned.

Additional benefits of Classic Universal Life with Lapse Protection Benefit



Cash value accumulation

Symetra Classic can be tailored to your unique objectives, whether that's guaranteed lifetime protection or a focus on cash value accumulation.

In addition to a lifetime guarantee, your policy may also accumulate cash value.³ The cash value of your policy will grow tax-deferred and may be accessed in the future through loans or partial withdrawals. It's important to note that making a partial withdrawal or taking a loan will result in a reduction in the cash value of your policy, Lapse Protection Value and death benefit. Speak to your agent before you take such action.

Included benefits⁴

Accelerated Death Benefit Rider for Cognitive Impairment and Limited Activities of Daily Living^{5,6}

If you are diagnosed with a severe cognitive impairment, a portion of the death benefit can be accelerated in advance to help pay medical bills or other expenses. Up to 50% of the policy's death benefit (\$250,000 maximum) can be accessed in advance if you:

- Are unable to perform at least two of six activities of daily living for a continuous 90-day period, or
- Have a severe cognitive impairment for 90 continuous days that requires supervision to ensure your health and safety or the safety of others.

Accelerated Death Benefit Rider for Terminal Illness⁶

If a physician certifies that you are terminally ill with less than 12 months to live, up to 75% of the policy's death benefit (maximum of \$250,000) can be accelerated in a lump sum.

Other optional riders⁴

Accidental Death Benefit

Available at an additional cost, provides an additional death benefit of \$250,000 or up to three times the policy's face amount, whichever is less, if your death is accidental.

Additional Term Rider

Available at an additional cost, adds a 20-year level term life insurance rider to your policy.

Charitable Giving Benefit⁷

When selected at issue, this rider provides an additional 1% of the policy's face amount (up to \$100,000) upon your death to the qualified charity of your choice.

Is Symetra Classic
Universal Life
Insurance with the
Lapse Protection
Benefit right for you?

You may benefit from Symetra Classic with Lapse Protection Benefit if you:

- Want to preserve, or potentially **create greater wealth** and efficiently pass it on to your heirs.
- Wish to help **ensure your family is protected** with a guaranteed death benefit.
- Hope to **replace lost income** so your family can maintain their lifestyle after you are gone.

Speak with your insurance professional to learn more about the lifetime protection features offered by Symetra Classic Universal Life Insurance with Lapse Protection Benefit.



Why Symetra?

Symetra is a financially strong, well-capitalized company on the rise, as symbolized by our brand icon—the Swift. Swifts are quick, hardworking and nimble — everything we aspire to be when serving our customers.

We've been in the business for more than half a century, operating on a foundation of financial stability, integrity and transparency. Our focus and commitment is to create retirement, benefits and life insurance solutions that customers need and understand.

To learn more about Symetra, visit www.symetra.com.

Symetra Classic Universal Life Insurance is a flexible premium universal life insurance policy issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Policy form number is ICC11_LC5 in most states and is not available in all U.S. states or any U.S. territory.

Life insurance policies contain exclusions, limitations, reductions of benefits and terms for keeping them in force. Please call your insurance professional for complete details.

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

The Lapse Protection Benefit, form number ICC13_LE5, is not available in all states and terms and conditions may vary by state in which it is available. Insurance coverage will continue as long as the Lapse Protection Benefit remains in effect. Note that any increase in the policy's face amount after issue will terminate the Lapse Protection Benefit.

Withdrawals or loans on modified endowment contracts (MECs) may be subject to federal income tax and a 10% IRS penalty on amounts taken prior to age 59½.

¹ The Lapse Protection Benefit prevents the policy from entering the Grace Period when the policy is in a Lapse Protection Benefit Period. Coverage will remain in effect as long as the cash surrender value of the policy is greater than the sum of all outstanding policy loans and loan interest, sufficient premiums are paid, no unscheduled loans or withdrawals are taken, no increases are made to the face amount and the Death Benefit Option is not changed.

² The Lapse Protection Value is calculated using other notional/reference charges including Lapse Protection Interest Rates and Lapse Protection Costs of Insurance charges. These charges are notional/reference charges and should not be confused with policy or cash values.

³ If cash accumulation is a primary goal of your insurance program, you may wish to consider Classic Universal Life Insurance without the Lapse Protection Benefit. The Lapse Protection Benefit has charges that will negatively impact cash accumulation.

⁴ May not be available in all states and terms and conditions may vary by states in which they are available.

⁵ "Cognitive impairment" generally means a loss or deterioration in a person's intellectual capacity and includes diseases like Alzheimer's and various forms of irreversible dementia. "Activities of daily living" generally means routine daily self-care activities, such as getting dressed, eating, using the bathroom and getting in and out of bed.

⁶ Only available for issue ages 20-85, and not available on rated policies. The accelerated death benefit, plus any accrued interest, will be secured by a lien against the death benefit. The death benefit will be reduced by the amount of the lien, and the policy will terminate with no death benefit payable if the amount of the lien grows to equal the death benefit. Receipt of an accelerated death benefit may be taxable. You should consult your personal tax or legal advisor before applying for this benefit. You may also lose your right to receive certain public funds such as Medicare, Medicaid, Social Security, Supplemental Security, Supplemental Security Income (SSI), and possibly others. This accelerated death benefit is intended to qualify under section 101(g) (26 U.S.C. 101(g)) of the Internal Revenue Code of 1986 as amended by public law 104-191. The death benefit and loan value will be reduced if an accelerated death benefit is paid.

⁷ Only available on policies with a face amount of \$100,000 or more. Payment is 1% of the original base policy face amount, to a maximum of \$100,000, regardless of whether or not the policy face amount has been increased. If the policy face amount has been decreased, 1% of the remaining base policy face amount is paid. The charity must be designated at time of issue and qualify under tax codes 170(c) and 501(c). If the charity is not operating at the time of the insured's death, the estate may direct proceeds to another qualified charity.



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