

Fact Sheet



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

Symetra Classic

Universal Life Insurance with Lapse Protection Benefit

Symetra Classic, with an optional Lapse Protection Benefit, is a flexible premium universal life insurance product designed for guaranteed coverage.

Basics

Key Benefits

- Protection against policy lapses via a Lapse Protection Benefit rider, provided that premiums are paid as illustrated.¹
 - Guaranteed Death Benefit Protection available.
 - Accelerated Death Benefit rider available with base policy.
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Issue Ages

16 to 85 years old

Coverage Period

- The Lapse Protection Benefit must be elected at the time of purchase and may be terminated at any time (either by election or by certain policy activities, such as face amount increases).
 - Duration of guarantee is customizable, either for a specific time period or the insured's lifetime.
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Rate Classes

- Super Preferred Non-Nicotine
- Preferred Non-Nicotine
- Standard Plus Non-Nicotine
- Standard Non-Nicotine
- Preferred Nicotine
- Standard Nicotine

Qualifying for our GoodLife Rewards program can potentially lower the overall cost of insurance.²

- Available to insureds from 20-70 years old.
 - Credits may be applied during underwriting for good health and lifestyle.
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Lapse Protection Benefit¹

The Lapse Protection Benefit—available only at policy issue—ensures that the insured's policy will be in-force for as long as they'd like, without regard to factors (such as policy charges and changes in interest rates) that are outside of their control. As long as sufficient premium payments are made on a timely basis (as illustrated), no unscheduled loans or partial withdrawals are taken, no increases in face amount or change in death benefit option are made, and policy loan value does not exceed the policy's cash surrender value, the insurance coverage will remain in effect.

Lapse Protection Value

The Lapse Protection Value is a notional amount that is used to determine whether or not the Lapse Protection Benefit is in effect. If the amount of the Lapse Protection Value is greater than or equal to zero and the policy cash surrender value exceeds the insured's 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 a Lapse Protection Benefit Period.

Lapse Protection Benefit Period

While in a Lapse Protection Benefit Period, your policy will not enter the Grace Period even if your net cash surrender value is insufficient to pay your monthly deduction. However, any changes to the policy, such as changes to scheduled premiums, partial withdrawals and loans against the policy, may reduce the guarantee's duration. It's 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 the face amount or changing the death benefit option, will automatically terminate the Lapse Protection Benefit rider. Once the rider is terminated, it cannot be reinstated.

Minimum Policy Size

\$50,000: Standard Non-Nicotine
\$100,000: All other rate classes

Basics (continued)

Death Benefit Option	Option A: Level Face Amount <i>Please note that other death benefit options are available, but not if the Lapse Protection Benefit is elected. If the death benefit option is changed, the Lapse Protection Benefit will terminate and cannot be reinstated.</i>
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Current and Minimum Interest Rates	Each net premium is guaranteed to earn a current interest rate for a 12-month period from the date the premium is received. Visit www.symetra.com/liferates to view current interest rates.
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Included Benefits³

Accelerated Death Benefit Rider for Cognitive Impairment and Limited Activities of Daily Living^{4,5}	Up to 50% of the policy's death benefit (\$250,000 maximum) can be accessed in advance if the insured: <ul style="list-style-type: none">• Is unable to perform at least two of the six activities of daily living for a continuous 90 day-period, or;• Has a severe cognitive impairment for 90 continuous days, requiring supervision to ensure the health and safety of himself or herself or others.
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Accelerated Death Benefit Rider for Terminal Illness⁵	Up to 75% of the policy's death benefit (\$250,000 maximum) can be accessed in advance if a physician certifies the insured is terminally ill with less than 12 months to live. The benefit is paid in a lump sum, without surrender charges.
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Optional Riders³

Accidental Death Benefit	If the insured's death is accidental, provides an additional death benefit of \$250,000 or up to three times the policy's face amount, whichever is less.
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Additional Term Rider	Adds a 20-year level term life insurance rider to the insured's policy.
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Charitable Giving Benefit⁶	This optional benefit, selected at issue, provides an additional benefit of 1% of the base policy face amount to the qualified charity of the policyowner's choice upon the insured's death.
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Charges

Lapse Protection Benefit Rider Charge	An actual, dollar-amount charge taken from the accumulation fund of the policy as consideration for the Lapse Protection Benefit. The Benefit Rider Charge is based on a percentage of the face amount of the policy and any supplemental riders.
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Monthly Administration Charge	Currently \$5 per month; guaranteed not to exceed \$8.
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Monthly Expense Charge	Rate per thousand of face amount and varies by insured's gender, underwriting class and issue age.
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Premium Expense Charge	Policy years 1-10 = 6.5% up to target premium; 2.5% over target premium
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Cost of Insurance	Deducted monthly until the insured's age of 120 and is a rate per thousand of the net amount at risk.
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Surrender Charge	10-year decreasing schedule based upon a rate per thousand that varies by the insured's gender, underwriting class and issue age.
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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 Restrictions may apply to Symetra GoodLife Rewards and it is subject to change without notice.

³ May not be available in all states and terms and conditions may vary by states in which they are available.

⁴ "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.

⁵ 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.

⁶ 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 code 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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