

Symetra Accumulator IUL Launch

Coming October 9, 2017

Indexed Universal Life insurance products can be complex and confusing for your clients. The number of moving parts and policyowner decision points can make the purchase of an IUL product daunting. With that in mind, Symetra is introducing an IUL product with an emphasis on a simple story. Our index options are focused and specifically designed to help meet your clients' needs while our underlying policy charges are transparent and easy to understand.

Symetra Accumulator IUL highlights include:

- ✓ Strong cash value accumulation potential and policy distributions.
- ✓ Three Indexed Options
 - S&P 500® Index
 - JPMorgan ETF Efficiente® 5 Index—a volatility controlled option licensed exclusively to Symetra.
 - Blended S&P 500® and JPMorgan ETF Efficiente® 5 Index—2 year 50% blended option that combines S&P 500® Index performance with the volatility control of JPMorgan ETF Efficiente® 5 over a longer time period.
- ✓ Index credit based on the index segment value at the **beginning** of the index segment term, net of any withdrawals or standard loans taken during the term.
- ✓ **Guaranteed persistency bonus** multiplier beginning in policy year 11.
- ✓ A cumulative **lookback guarantee** that may increase policy values every 8 years.
- ✓ Ability to switch between standard or participating loans on the policy anniversary without repaying the loan.
- ✓ **Guaranteed minimum cap** on the S&P 500® Index.

In addition, our inherent and optional features can help your clients achieve their goals in good and uncertain times.

Watch for more details regarding Symetra Accumulator IUL in the coming weeks.



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

Important information

Symetra Accumulator IUL is a flexible-premium adjustable life insurance policy with index-linked interest options issued by Symetra Life Insurance Company located at 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004-5135. This policy is not available in all U.S. states or any U.S. territory; however where available, it is usually issued under policy form number ICC17_LC1.

Policy riders are not available in all U.S. states or any U.S. territory, and terms and conditions may vary by state in which they are available.

Certain benefits or riders may have tax implications. Clients should consult with their legal or tax advisor prior to purchasing.

Life insurance policies contain exclusions, limitations, reductions of benefits and terms for keeping them in-force. Refer to the policy for more information.

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

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

Symetra Accumulator IUL has fixed and indexed accounts. Interest credited to the indexed accounts is affected by the value of outside indexes. Values based on the performance of any index are not guaranteed. The policy does not directly participate in any outside investment or index.

An index segment represents the portion of the index account that credits interest based on a change in the indexes applicable to that index segment. Index credits are calculated and credited (if applicable) on the respective index segment's maturity date. Amounts withdrawn from the index account before the index segment's maturity date will not receive an index credit, if applicable, for that term.

Symetra reserves the right to add, modify or remove any index strategy or crediting method. If any index is discontinued or if the calculation of any index is changed substantially, Symetra reserves the right to substitute a comparable index.

Except for the JPMorgan ETF Efficiente 5[®] Index, an Index does not include the payment or reinvestment of dividends in the calculation of its performance. It is not possible to invest in an index.

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