

Symetra IUL products are getting a boost



Index caps, participation rates and bonuses increasing April 28, 2023

Effective April 28, 2023, we're introducing new index caps, participation rates and bonuses on Symetra's indexed universal life insurance products—Accumulator Ascent and Protector IUL.

We're keeping all the valuable features and benefits of our IUL products, including:

- Strong cash value accumulation potential.
- Cost-effective, flexible policy designs.
- A variety of index strategies.
- A compelling selection of included and optional riders.

And we're delivering **more**. With these new enhancements, Accumulator Ascent IUL distributions will increase and Protector IUL premiums will go even lower.

CURRENT Accumulator Ascent IUL

	Maximum distribution	Cash value (year 15)	20-year cumulative charges
Male	\$89,544	\$945,720	\$135,710
Female	\$91,380	\$961,592	\$128,047

NEW Accumulator Ascent IUL

	Maximum distribution	Cash value (year 15)	20-year cumulative charges
Male	\$91,332	\$941,067	\$137,164
Female	\$93,240	\$957,096	\$129,374

Hypotheticals are based on a 50-year-old male and female in a Preferred Non-Nicotine rate class. The premium amount is \$100,000 for 5 years. The death benefit is increasing switching to level in year 15. Participating loans beginning in years 16-35. Illustrated using the Putnam Dynamic Low Volatility Excess Return™ Index with Bonus and illustration rate of 6.24% for the current and 5.97% for the new version.

CURRENT Protector IUL

	Premium	Cash value (year 15)	20-year cumulative charges
Male	\$8,056	\$119,839	\$72,980
Female	\$6,794	\$103,149	\$59,587

NEW Protector IUL

	Premium	Cash value (year 15)	20-year cumulative charges
Male	\$7,964	\$118,333	\$72,950
Female	\$6,708	\$101,683	\$59,549

Hypotheticals are based on a 50-year-old male and female in a Preferred Non-Nicotine rate class with \$1 million death benefit, solve for full-pay premium to have \$1 at age 120. Illustrated using the Putnam Dynamic Low Volatility Excess Return™ Index with Bonus and illustration rate of 6.24% for the current and 5.97% for the new version.

To learn more, contact the Symetra Life Sales Desk at 1-877-737-3611 or life_sales@symetra.com.

Important information

Symetra Accumulator Ascent IUL and Protector IUL are flexible premium adjustable life insurance policy with index-linked interest options issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Not available in all U.S. states or any U.S. territory. Where available, Symetra Accumulator Ascent IUL is usually issued under policy form number ICC17_LC1 and Protector IUL is usually issued under policy form number ICC18_LC2.

The Putnam Dynamic Low Volatility Excess Return Index with Bonus Index Account endorsement is form number ICC22_LE2 in most states and is not available in all U.S. states or any U.S. territory, and terms and conditions may vary by state in which it is available.

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

The Putnam Dynamic Low Volatility Excess Return Index (the "Index") is the property of Putnam Investments, LLC, which has contracted with S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices LLC) to calculate and maintain the Index. The Index is not sponsored by S&P Dow Jones Indices or its affiliates or its third-party licensors (collectively, "S&P Dow Jones Indices"). Neither Putnam Investments, LLC nor S&P Dow Jones Indices will be liable for any errors or omissions in calculating the Index. Putnam Dynamic Low Volatility Excess Return Index™ is a trademark of Putnam Investments, LLC. "Calculated by S&P Dow Jones Indices" and the related stylized mark(s) are service marks of S&P Dow Jones Indices and have been licensed for use by Putnam Investments, LLC. S&P® is a registered trademark of Standard & Poor's Financial Services LLC ("SPFS"), and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones").

Election of a Putnam Index Strategy does not guarantee a greater index credit for any other index segment term.

Other index strategies are available within Symetra Accumulator Ascent and Protector IUL.

Symetra Accumulator Ascent and Protector IUL products have 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.

Allocations to the fixed account or index strategies are based on the allocation instructions provided at time of application and may be subsequently changed in writing by the policy owner. When allocations occur, an index segment for each respective index strategy is created. Each index segment has its own index crediting method, index value, index cap, index spread, index floor, index participation rate, index segment term, and index start and maturity date. The index caps, floors and participation rates after the initial index segment term may be higher or lower than the initial rates, but will never be less than the guaranteed minimums shown in the policy. The index spreads after the initial index segment term may be higher or lower than the initial spreads, but will never be higher than the guaranteed maximum shown in the policy.

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.

Current index caps, participation rates, and floors are subject to change without notice.

Except for the Putnam Dynamic Low Volatility Excess Return Index, the performance of 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.

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

This is not a complete description of the Symetra Accumulator Ascent or Protector IUL product. For a more complete description, please refer to the policy.



Symetra Life Insurance Company
777 108th Avenue NE, Suite 1200
Bellevue, WA 98004-5135

www.symetra.com

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