

LIVING BENEFITS GUIDE

Life insurance benefits that can help you today—not just when you're gone



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

While the primary purpose of life insurance is to provide financial support to your loved ones after you die, Symetra's indexed universal life insurance products offer benefits and services that offer you more.

- More choices
- More flexibility
- More value

Our array of riders can help you live confidently today by knowing you're more prepared for tomorrow should the unexpected occur.

We know you can't predict the future, but you can help prepare for it. This guide can help you choose the riders and options that make the most sense for you.

After all, it's your life.



Building a life insurance policy that's right for you—and your loved ones

The following riders are either optional or included with your Symetra indexed universal life insurance policy. Please discuss them with your insurance professional to determine if they're a good fit for your needs. Optional riders must be elected at the time of application.



Cancer Care CompassSM

Nearly 1 in 2 men and 1 in 3 women will be diagnosed with cancer in their lifetimes.¹ This rider package provides access to a multi-cancer early detection test and can help provide the monetary, nutritional, and health care support to live a longer and healthier life.

Election	Optional, elected at time of application
Eligibility	Ages 20-80
Underwriting required	Yes
Additional cost	Yes
Type of benefit	Includes: <ul style="list-style-type: none"> • Multi-cancer early detection test • Health advocacy services • Nutrition intervention, guidance and support • Cash benefit
Maximum cash benefit amount	Choose \$50,000, \$100,000, or \$200,000, not to exceed 20% of base policy death benefit. For policies with a death benefit less than \$250,000, the \$50,000 benefit amount is available. There are no restrictions on how the money is used.
Waiting period	30 days after issue. State variations may apply.
Qualifying event (for cash benefit)	A board-certified physician's statement and proof of qualifying cancer diagnosis. Based on the insured's cancer diagnosis, the cash benefit amounts fall into one of two categories: <ul style="list-style-type: none"> • Category One cancers: 100% of the maximum benefit elected • Category Two cancers: 50% of the maximum benefit elected Only one claim may be approved for each of the above categories.
Impact to base policy	The payout of the rider's cash benefit amount will have no effect on the policy's death benefit, accelerated death benefits, policy value or loan value.

Important notes:

Cancer Care Compass is a rider package comprised of the Cancer Insurance and Value Added Services riders.

If you're a resident of Arizona, please [click here](#) for exclusions and limitations for the Cancer Insurance Rider.



Accelerated Death Benefit for Chronic Care Advantage

Chronic disease doesn't discriminate. In fact, 6 in 10 adults in the U.S. have a chronic disease. While many chronic conditions are preventable, some are not. Our Chronic Care Advantage Rider offers the option to choose what percentage of the death benefit (50% or 100%) you could access to help cover medical costs, long-term-care costs, or whatever else you need, should the insured experience a qualifying event.²

Election	Optional, elected at time of application
Eligibility	Ages 20-80
Underwriting required	Yes
Additional cost	Yes
Type of benefit	Accelerated death benefit
Accelerated death benefit amount	At application, you can select either a 50% or 100% acceleration of the death benefit with a monthly payout of 2% or 4%. This amount cannot exceed the IRS per diem multiplied by 30. There are no restrictions on how the money is used.
Waiting period	No
Qualifying event	<ul style="list-style-type: none"> • Be certified by a licensed health care practitioner during the prior 12-month period as being unable to perform at least two of the six activities of daily living for a period of at least 90 days; or • Have a severe cognitive impairment requiring substantial supervision to ensure the insured's health and safety. • Annual recertification is required.
Impact to base policy	Any rider benefit payments will reduce the death benefit, policy value, loan values and lapse protection value, if any. The death benefit that will be paid is an amount equal to the greater of the policy death benefit net of the loan amount and \$5,000.



Accelerated Death Benefit for Chronic Illness

Chronic disease is a major health care concern affecting individuals of every skin color, age, gender, and background. And it can be expensive. This rider allows you to access a portion of the death benefit to help provide financial support after being diagnosed with a chronic illness.

Election	Included in the policy
Eligibility	Ages 20-85
Underwriting required	No
Additional cost	No
Type of benefit	Accelerated death benefit
Accelerated death benefit amount	You can accelerate up to 50% of the policy's death benefit, up to a maximum of \$500,000. This amount can exceed the IRS per diem multiplied by 30, but you should consult your tax professional on any tax implications. There are no restrictions on how the money is used.
Waiting period	No
Qualifying event	Be certified by a licensed health care practitioner that during the prior 12-month period, the insured: <ul style="list-style-type: none"> • Is unable to perform at least two of six activities of daily living for a period of at least 90 days due to a loss of functional capacity; or • Has a severe cognitive impairment requiring substantial supervision to ensure their health and safety Annual recertification is required.
Impact to base policy	A lien will be placed against the policy if the rider is exercised. Interest accrues and policy charges will continue. Upon the death of the insured, the death benefit that will be paid is an amount equal to the greater of the policy death benefit net of the lien and any loan amount or \$5,000.



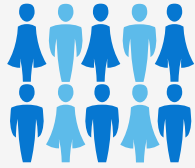
Accelerated Death Benefit for Terminal Illness

Being diagnosed with a terminal illness and planning for the end of life can be difficult and very painful. Our Terminal Illness Rider is intended to make things easier by providing access to a portion of the policy's death benefit to help cover the cost of medical bills, end-of-life care—or whatever is needed most—in the limited time that's left.

Election	Included in the policy
Eligibility	Ages 20-85
Underwriting required	No
Additional cost	No
Type of benefit	Accelerated death benefit
Accelerated death benefit amount	You can accelerate up to 75% of the policy's death benefit, up to a maximum of \$500,000. There are no restrictions on how the money is used.
Waiting period	No
Qualifying event	A licensed health care practitioner must certify that the insured is terminally ill with less than 12 months to live. The benefit is paid in a lump sum, without surrender charges.
Impact to base policy	Any rider benefit payments will reduce the death benefit, policy value, loan values and lapse protection value, if any.

Six good reasons to be proactive about your future

1



6 IN 10

adults will get a chronic disease.

2

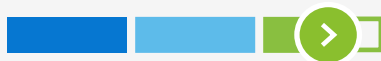
70%



Chronic diseases account for 7 of the top 10 causes of death in America.³

3

90%



Chronic diseases account for more than 90% of the annual healthcare spending in the U.S.³

4



1 IN 2 MEN

in the U.S. will be diagnosed with cancer in their lifetime.

5



1 IN 3 WOMEN

in the U.S. will be diagnosed with cancer in their lifetime.

6

Within one year of cancer diagnosis, the cost of care averages

\$42,000

Some treatments exceed⁴

\$1 MILLION

Important information

Life insurance is issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004-5135. Policies and riders may not be available in all U.S. states or any U.S. territory and terms and conditions may vary by the state in which they are available.

A rider is a provision of the policy that may have additional costs, limitations, potential benefits and features that should never be confused with the base policy itself. Before evaluating the benefits of a rider, carefully examine the policy to which it is attached.

Certain benefits or riders may have tax implications. Consult with your legal or tax professional prior to purchasing.

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

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

The Accelerated Death Benefit for Chronic Care Advantage Rider is usually issued under rider form number ICC23_LE1, and is offered at application for an additional cost. The acceleration and payout percentages cannot change once the rider is issued. This rider is only available for issue ages 20-80, and if elected, additional underwriting will be required. If the insured qualifies, the rider rate class will be the same as on the base policy. It's possible that the insured is approved for the base policy, but declined for this rider based on the rider underwriting results. This rider is not available on policies with ratings worse than Table 4, with annual flat extras exceeding \$5 per \$1,000, or with both flat extras and table rates. Exercising this rider will prohibit the policyowner from exercising the Accelerated Death Benefit for Terminal Illness Rider. If the optional Accelerated Death Benefit for Chronic Care Advantage Rider is selected, the Accelerated Death Benefit for Chronic Illness Rider is not available.

Included in the policy, the Accelerated Death Benefit for Chronic Illness Rider is usually issued under form number ICC16_LE6 in most states. If the optional Accelerated Death Benefit for Chronic Care Advantage Rider is selected, the Accelerated Death Benefit for Chronic Illness Rider is not available.

Included in the policy, the Accelerated Death Benefit for Terminal Illness Rider is usually issued under form number ICC16_LE5 in most states.

Receipt of an accelerated death benefit may be taxable, especially if the insured does not have a prescribed plan of care. Consult with your personal tax or legal professional before applying for this benefit. You may also lose your right to receive certain public funds such as Medicare, Medicaid, Social Security, Supplemental Security Income, and possibly others. This benefit is intended to qualify as an accelerated death benefit under section 101(g) of the Internal Revenue Code. The death benefit value, policy value and loan value will be reduced if an accelerated death benefit is paid. For policies with a lapse protection benefit, the lapse protection value will also be reduced. There is no restriction on the use of proceeds of these accelerated death benefits.



Symetra Life Insurance Company
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Symetra® is a registered service mark of Symetra Life Insurance Company. Cancer Care CompassSM is a service mark of Symetra Life Insurance Company.

Symetra's Cancer Care CompassSM is a rider package comprised of the Cancer Insurance and Value Added Services riders and is available with Symetra's indexed universal life insurance policies.

The Cancer Insurance Rider is offered at application for an additional cost and is usually issued under rider form number L-10351. The rider is only available for insureds issue ages 20-80, and if elected, additional underwriting will be required. It's possible that the insured is approved for the base policy but declined for the rider based on the rider underwriting results. The rider is not available on policies with ratings worse than Table 4, with annual flat extras exceeding \$5 per \$1,000, or with both flat extras and table rates. The maximum cash benefit amount is selected at application and cannot be increased once the rider is issued. If the Cancer Insurance Rider is declined, the Value Added Services Rider is not available.

If the insured is certified as having been diagnosed with a Category One or Two cancer after the benefit waiting period, the policyowner will be eligible to receive a lump-sum cash benefit. The claim must be submitted to Symetra with a board-certified physician's statement and proof of the insured's qualifying cancer diagnosis as soon as reasonably possible. The initial benefit amount may be lower than the maximum benefit amount elected (Category One) if the diagnosis is first certified as a Category Two cancer. If the insured is subsequently diagnosed and certified with a Category One cancer, any remaining benefit will be paid out in a lump sum. When the total maximum benefit amount is paid, the rider will terminate and the monthly rider charges will stop. In no case will the total benefit amount be higher than the maximum benefit amount. The payout of the rider's benefit amount will have no effect on the policy's death benefit, accelerated death benefit rider benefits, policy value or loan value. For policies with a lapse protection benefit, the lapse protection value will be reduced by rider charges.

Monthly rider charges, when deducted from the policy value, are treated as withdrawals and are subject to the same income tax rules that apply to any other withdrawals. The purchase of this rider and/or receipt of a Cancer Benefit Amount payment may have other income tax consequences. Consult with your personal tax or legal professional before applying for this benefit.

Cancer Care Compass includes the Value Added Services Rider for an additional cost and is usually issued under form number L-10358. The value-added services are provided by third-party providers that are independent of Symetra Life Insurance Company. Registering to use or using these services is optional.

The Galleri[®] multi-cancer early detection screening test is administered by GRAIL, LLC, and is available one time to insureds ages 50-89 under the rider after the benefit waiting period. The test is available through an independent telemedicine healthcare provider. The test results are provided to the insured. Access to the rider's nutrition or health advocacy services are available after the benefit waiting period and will remain available to the policyowner and their eligible family through the insured's age 90 or at no additional cost for two years following the payment of the rider maximum benefit amount.

Products and services offered under the Value Added Services Rider are not insurance and are subject to change. For more information, please contact Symetra at www.symetra.com or by telephone at 1-800-796-3872. There are additional requirements associated with participation in the value-added services. Terms and conditions may vary and may not be available in all U.S. states or any U.S. territory. If any service is discontinued or if we elect to discontinue a service, we may substitute a reasonably comparable service. If no reasonably comparable service is available, we may discontinue the specific service and cease charging for that service.

This is not a complete description of these riders. Please contact your insurance professional for complete details.

¹ [American Cancer Society](https://www.americancancer.org/), accessed Jan. 26, 2024.

² [About Chronic Diseases | CDC](https://www.cdc.gov/about-chronic-diseases/), accessed Jan. 26, 2024.

³ <https://chronicdiseaseday.org/legislative-agenda/>, accessed Jan. 26, 2024.

⁴ [NPR.org](https://www.npr.org/), Jul. 9, 2022.