



# A higher level of flexible protection

## Symetra Protector IUL

### Indexed Universal Life Insurance



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



## Preserve what you have, protect who you love.

Planning is essential to getting where you want to be in the future. But flexibility is important, too. Life can change in an instant, and the ability to adapt can help you stay on track when things don't go as planned. A financial plan including life insurance with built-in flexibility can provide you with a *higher level* of protection for your family or business.

If you want cost-effective, yet flexible protection—with the added potential for policy cash value growth—**Symetra Protector IUL** might be right for you.

### Symetra Protector IUL can provide:

- Guaranteed death benefit protection.
- Flexible premium payment options that are tailored to fit your needs.
- Potential cash value growth through index strategy options.
- Access to cash value for unexpected needs.
- Protection against the financial impact of health concerns such as chronic or terminal illness.

**Get a higher level of flexible protection with Symetra Protector IUL.**

# What is Symetra Protector IUL?

## Let's break it down.

Symetra Protector IUL is a flexible-premium adjustable life insurance policy with a Lapse Protection Benefit and seven index-linked interest options.

It's designed to provide a guaranteed death benefit for your beneficiaries that's generally free of federal income and estate taxes and flexibility in case your needs change. Plus, it has potential for cash value growth.



# Protector IUL provides balanced coverage that meets several needs.

## What do you want in your life insurance coverage?



### I want guaranteed protection.

- Protector's built-in Lapse Protection Benefit ensures that your policy will be in-force for as long as you'd like, provided premiums are paid exactly as illustrated and no changes are made varying from your illustration.<sup>1</sup>
- Riders that can help provide additional protection if unexpected health issues arise.



### I want policy flexibility.

- Customize your coverage amount, policy duration and premium payments to fit your needs.
- Access your money now or in the future if your needs change through policy withdrawals and loans—usually income-tax-free.<sup>2</sup>
- Choose from a variety of index strategies based on your outlook for the future—including our exclusive Putnam Dynamic Low Volatility Excess Return Index™ Strategies and our Allocation Index (AI) Strategies.

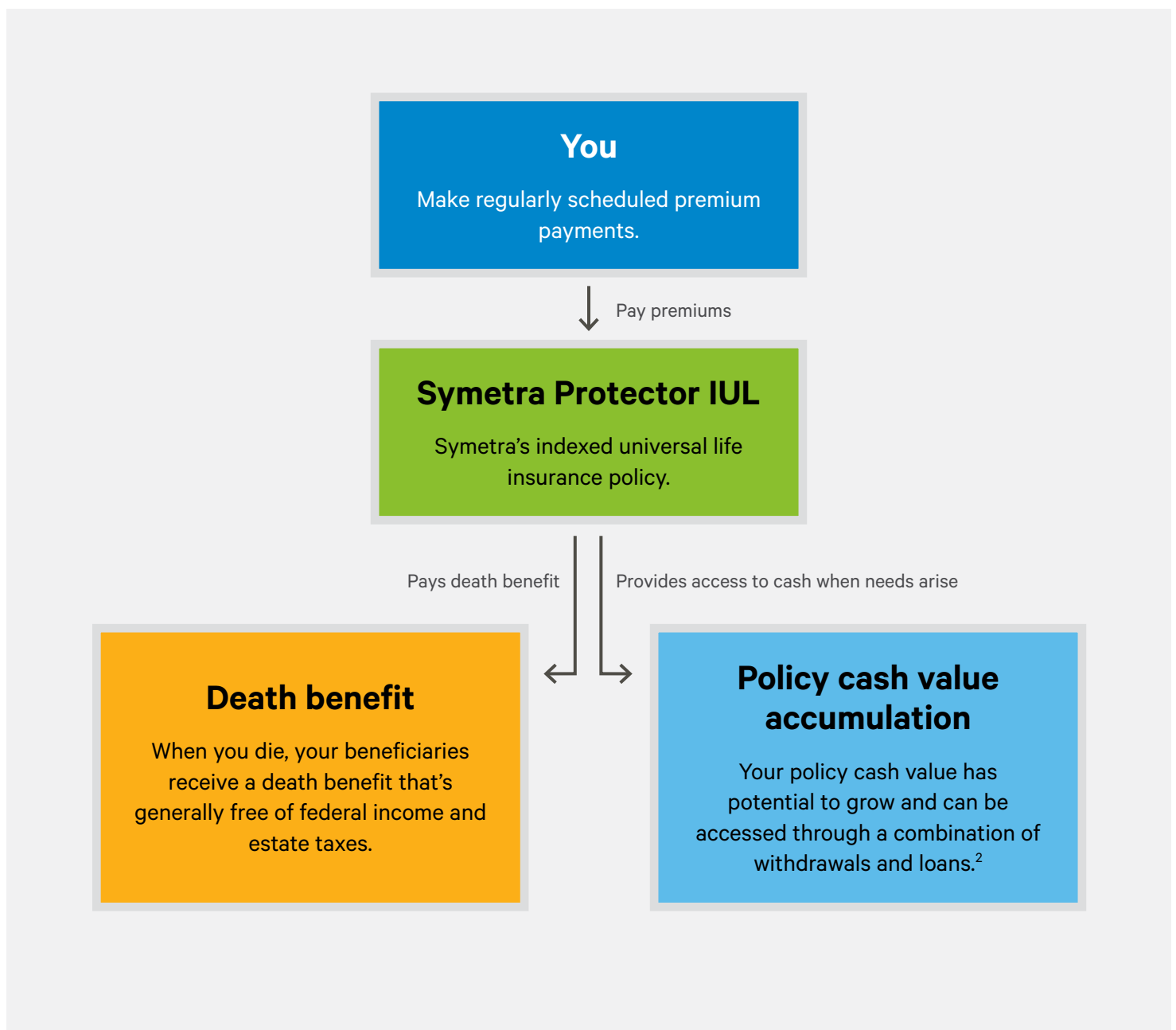


### I want death benefit protection with growth potential for my money.

- Policy cash value can grow based on the performance of the index strategies you select.
- Each index strategy provides a guaranteed floor of zero, so you'll never experience a negative index credit.
- Any growth is tax-deferred.

# How it works

Symetra Protector IUL provides cost-effective, guaranteed death benefit protection, plus financial flexibility for unexpected or retirement needs.



# How does Protector IUL provide guaranteed protection?



**Guaranteed coverage for you, your family or your business can help you rest easier at night.**

**Symetra Protector IUL's built-in benefits have you covered.**

## Lapse Protection Benefit

The Lapse Protection Benefit protects your policy from lapsing. The benefit is built into your policy and allows you to decide how long your death benefit coverage is guaranteed.

When determining your amount of coverage and duration (how long you'd like your coverage to last), you'll receive an illustration showing the amount, frequency and duration of premium payments necessary to ensure your guaranteed death benefit. As long as you pay sufficient premiums to cover the monthly deduction due and the policy is in the Lapse Protection Benefit Period,<sup>3</sup> your insurance coverage will remain in effect.

## Accelerated protection against health concerns

### Accelerated Death Benefit for Chronic Illness Rider<sup>4</sup>

If the insured is diagnosed with a chronic illness, a portion of the death benefit can be accessed in advance to help pay medical bills or other expenses. Up to 50% of the policy's death benefit (\$500,000 maximum) can be accessed in advance if a licensed health care practitioner certifies during the prior 12-month period that the insured:

- Is unable to perform at least two of the 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 the insured's health and safety.

If the optional Accelerated Death Benefit for Chronic Care Advantage Rider is selected, this rider is not available.

### Accelerated Death Benefit for Terminal Illness Rider

If a licensed physician certifies that the insured is terminally ill with less than 12 months to live, up to 75% of the policy's death benefit (maximum \$500,000) can be accelerated in a lump sum, without surrender charges.

# How does Protector IUL provide flexibility if my plans change?



**We know that even the best-laid plans can change, and you may need to adjust your premium payments, change your index strategies or access your money.**

**That's why Protector IUL has built-in flexibility.**

## **Taxation of life insurance products**

Withdrawals are typically taken prior to loans because they are treated as tax-free returns of your accumulated premiums (basis). When your basis is depleted, you have the option to switch from withdrawals to a standard or participating loan. These distributions may not be taxable while the policy remains in-force, but withdrawals, unpaid loans and accrued interest will reduce the death benefit paid to beneficiaries. Always consult with your legal or tax professional before taking loans or withdrawals. Note that this summary of tax treatment does not apply to modified endowment contracts, from which withdrawals and loans receive a more adverse tax treatment.

## **Flexible premium payments**

You have the flexibility to increase or decrease your premium payments at any time to better fit your current financial needs. As long as you make sufficient premium payments to cover the Lapse Protection Benefit requirements, your insurance coverage will remain in effect.

## **Seven index strategies to choose from**

You can choose from seven index strategies and a fixed account, based on your personal outlook for the future. You can also change your index strategies and future premium allocations when your current segment allocation matures and a new segment is about to begin. We do require a five day notification for allocation changes.

## **Access to your money**

You can access your policy cash value now or in the future through a combination of withdrawals and loans—usually income-tax-free.

### **Withdrawals**

Withdrawals from your policy are available after the first policy year. The maximum allowable withdrawal is based on your policy's net surrender value and other factors.

### **Loans**

A portion of your policy value may be accessed as a loan. Loaned values will be assessed a loan interest charge, but they will also earn a loan interest credit. Two types of loans are available—standard and participating. Both are charged a fixed loan interest rate, but they vary in how the loan interest credit is calculated:

**Standard loans:** The loan value is held in a separate loan account—rather than the index strategies—and receives a declared loan interest credit.

**Participating loans:** The loan value remains allocated to the fixed and index strategies—rather than a separate loan account—and thus will be less predictable than standard loans.

You may change the loan type once a year on the policy anniversary. Only one loan type is available at any time. If you do not specify the type of loan, the policy loan will automatically default to the standard loan option.

# How can Protector IUL help my money grow?



Symetra Protector IUL gives your money opportunities to grow through seven index strategies and a fixed account. Any growth within the index strategies is linked to the performance of the selected market index. Your policy can benefit from the potential growth of these external indexes, but it's also protected from market losses.

## Your index strategy choices

Index strategy	Market index	Index segment term
Putnam Dynamic Low Volatility Excess Return Index™ with Bonus	Putnam Dynamic Low Volatility Excess Return Index	1-Year Point-to-Point
Putnam Dynamic Low Volatility Excess Return Index™ with High Participation Rate	Putnam Dynamic Low Volatility Excess Return Index	1-Year Point-to-Point

These index strategies seek to generate returns based on the Putnam Dynamic Low Volatility Excess Return Index (Putnam Index). This dynamic index pursues attractive returns with a focus on managing volatility and avoiding unwanted surprises. It combines three kinds of asset classes: U.S. low volatility stocks with better risk-adjusted return potential than the market average, U.S. Treasury bonds for stability and diversification, and cash to mitigate downside risk. The index has rules that seek to manage risk. On a daily basis, the index can flex and rebalance, targeting volatility centered around 5%.

When the **Putnam Index with Bonus strategy** is selected, an additional index credit rate is applied to any monies allocated to that index strategy when the segment matures—regardless of the index's performance—to determine the amount of the additional bonus. The rate will vary upon each allocation, but it will never be less than the guaranteed minimum additional index credit rate defined in your policy. The additional index credit amount (bonus) is in addition to any applicable interest based on the performance of the index.

The **Putnam Index with High Participation Rate strategy** does not provide a bonus, but instead provides a higher participation rate than the Putnam Index with Bonus strategy.

Index strategy	Market index	Index segment term
Symetra Allocation Index (AI)	S&P 500® Index or JPMorgan ETF Efficiente® 5 Index	1-Year Point-to-Point
Symetra Allocation Index (AI)	S&P 500® Index or JPMorgan ETF Efficiente® 5 Index	2-Year Point-to-Point

Our exclusive AI Strategies are designed to balance growth opportunity with volatility control. AI Strategies seek to achieve or exceed your illustrated policy performance by allocating funds to an index account based on the level of market volatility using the Cboe VIX® Index.

Two business days prior to the next monthly allocation date, if the VIX value is under 16, your funds will be allocated to the S&P 500® Index account. If the VIX is 16 or higher, your funds will be allocated to the JPMorgan ETF Efficiente® 5 Index account. Once your funds have been allocated to an account, they will remain in that account until the segment matures and a new segment is created.

The S&P 500® Index account sets a minimum performance threshold (or "index spread") above which the S&P 500® Index must perform and credits any applicable interest above the threshold. The JPMorgan ETF Efficiente® 5 Index account does not have an index spread or cap.

Index strategy	Market index	Index segment term
S&P 500® Index Core	S&P 500® Index	1-Year Point-to-Point

This index strategy seeks to generate returns based on the S&P 500® Index. Widely regarded as an excellent gauge of the U.S. equities market, this world-renowned index includes 500 leading companies in leading industries of the U.S. economy. Any applicable interest is credited up to a cap that is set at the beginning of each new index segment term.

JPMorgan ETF Efficiente® 5 Index Core	JPMorgan ETF Efficiente® 5 Index	1-Year Point-to-Point
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This industry-leading, multi-asset-class index strategy seeks to generate returns utilizing a diverse array of exchange-traded funds (ETFs) and a cash index. In an attempt to dampen up-and-down movements, the index rebalances monthly to create an asset mix with the best recent returns for a given level of risk. Any applicable interest is credited based on a participation rate that is set at the beginning of each new index segment term.

Blended S&P 500® and JPMorgan ETF Efficiente® 5 Index Core	S&P 500® and JPMorgan ETF Efficiente® 5 Indexes	2-Year Point-to-Point
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This blended index strategy provides a potentially unlimited crediting rate for both the S&P 500® and JPMorgan ETF Efficiente® 5 indexes. A 50% blend of each index over a longer time horizon increases diversification and may help minimize short-term market volatility. Any applicable interest is credited based on a participation rate that is set at the beginning of each new index segment term.

## Fixed account

Any monies allocated to the fixed account are credited at our currently declared effective annual interest rate, which will never be less than the guaranteed minimum interest rate for the fixed account shown in your policy.

# What else do I need to know?

**Symetra Protector IUL offers even more protection and flexibility through other included and optional riders.**

## Included features and riders

### Lookback Guarantee

This guarantee increases your policy value if any index credits are not at least the lookback guarantee rate as defined in the policy per year cumulatively over resetting 8-year periods. The first 8-year period begins at policy issue, and the guarantee is recalculated over every 8-year period after the previous look-back period has ended.

### Overloan Lapse Protection Rider

This rider protects your policy from lapsing and potentially losing its favorable tax treatment when an outstanding loan balance nears the policy value. You will be notified in writing when qualifications to exercise the rider are met. When exercised, a one-time charge is deducted. The policy becomes “paid-up,” and no further premium payments are due or loan repayments are allowed. Additional loans and withdrawals are no longer available.



## Additional optional riders

- ✓ Accelerated Death Benefit for Chronic Care Advantage Rider
- ✓ Cancer Care Compass<sup>SM</sup> rider package
- ✓ Charitable Giving Benefit Rider
- ✓ Surrender Value Enhancement Rider

**Ask your insurance professional for more information about the optional riders available with Protector IUL.**

# Important terms about index strategies

**Additional Index Credit Amount (Bonus)**

The amount added to your policy value for allocating money to the Putnam Dynamic Low Volatility Excess Return Index with Bonus Strategy. It is added to the policy value only when this index segment matures.

The terms “bonus” and “additional index credit amount” are used interchangeably in Symetra Protector IUL marketing pieces.

**Additional Index Credit Rate (Bonus Rate)**

The rate used to determine the additional amount that will be applied to the policy value for allocating money to the Putnam Dynamic Low Volatility Excess Return Index with Bonus Strategy. The Additional Index Credit Rate will vary upon each allocation (lower or higher), but the Additional Index Credit Rate will never be less than the Guaranteed Minimum Additional Index Credit Rate, shown in your policy.

The terms “bonus rate” and “additional index credit rate” are used interchangeably in Symetra Protector IUL marketing pieces.

**Cboe Volatility Index**

The Chicago Board Options Exchange (Cboe®) Volatility Index (VIX®) is a well-accepted, real-time indicator of implied volatility of the market over the next 30 days. Symetra is exclusively licensed to use the VIX in its life insurance products.

Allocation Index Strategies use the VIX as the value (within the VIX threshold defined in your policy) that determines the movement of funds allocated to either the Allocation Index’s S&P 500® Index account or JPMorgan ETF Efficiente® 5 Index account when the index segment matures.

**Index**

A statistical composite, such as the S&P 500® Index, that measures changes in the value of the securities of which it is comprised.

**Index Cap**

The index cap is set by Symetra and is the maximum index crediting rate for an index segment. If a strategy has a limit on the index’s earnings potential during the index segment term, the limit is expressed as a percentage. The index cap is set for each index segment on the index segment start date. In situations where Symetra does not impose a cap, there may still be an upper limit based on the design of the volatility-controlled index.

**Index Change Rate**

The percentage difference between the index value on the index segment maturity date and the index value on the index segment start date.

**Index Credits**

The dollar amount credited to the index account on the index segment maturity date. The dollar amount is the result of the applicable index strategy’s interest crediting formula.

<b>Index Floor</b>	The index floor is set by Symetra and is the minimum index crediting rate for an index segment. If the actual index change rate is lower than the index floor, the index floor is used. The index floor is set for each index segment on the index segment start date.
<b>Index Segment</b>	On each allocation date, any monies in the holding account are allocated to the index strategies you've selected and an index segment is created for each. At the end of each index segment's term, any applicable index credits are applied and a new index segment is created based on your current allocation instructions.
<b>Index Segment Term</b>	The time period over which the change to the index is defined. At index segment maturity, the policy value in that index segment will be reallocated.
<b>Index Segment Value</b>	Calculated at the end of an index segment term, the index segment value for an index segment is the portion of the policy value allocated to the index segment, minus withdrawals, standard loans and monthly deductions taken during the index segment term, plus any index credits earned.
<b>Index Spread</b>	The index spread is set by Symetra and is the minimum rate (expressed as a percentage) that the measuring index must achieve before any potential index credits are credited. Any index growth exceeding the index spread is fully credited. If the index spread is not met, there will be no index credits earned.
<b>Participation Rate</b>	The participation rate is set by Symetra and determines what percentage of the total index segment growth over the index segment term will be credited after any applicable index cap. The participation rate for each index segment is set on the index segment start date.

# Why Protector IUL?

## Guaranteed death benefit protection

Symetra Protector IUL provides guaranteed protection for you, your family or your business.

## Flexibility

You have flexible premium payment options, access to cash through withdrawals and loans, and a variety of index strategies to choose from.

## Growth potential

Your money has opportunities to grow based on the performance of your selected index strategies.

**Talk to your insurance professional to learn more about Symetra Protector IUL.**

# Why Symetra?

We love what we do. Symetra provides annuities, life insurance and employee benefits that help people live with financial security and confidence, and we've done it for more than 60 years. Like our icon—the swift—we're quick, hardworking and nimble in serving our customers. We can help your financial future take flight.



**Three guiding principles form the foundation for how we make decisions: Value, Transparency and Sustainability—or VTS. Simply put, VTS defines how we do business inside and out. What does it mean?**

- **Value:** Products and solutions people need at a competitive price—backed by dedication to excellent customer service.
- **Transparency:** We communicate clearly and openly so people can understand what they are buying.
- **Sustainability:** Our products stand the test of time. We're financially disciplined so we'll be here when customers need us.

**To learn more about Symetra,  
visit [www.symetra.com](http://www.symetra.com).**

## Important information

Symetra Protector 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. Where available, it is usually issued under policy form number ICC18\_LG2.

Policy riders and endorsements 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. Where available, they are usually issued under the following rider and endorsement form numbers: Accelerated Death Benefit for Chronic Illness Rider form number ICC16\_LE6, Accelerated Death Benefit for Terminal Illness Rider form number ICC16\_LE5, Accelerated Death Benefit for Chronic Care Advantage Rider form number ICC23\_LE1, Overloan Lapse Protection Rider form number ICC17\_LE5, Charitable Giving Benefit Rider form number ICC16\_LE8, Surrender Value Enhancement Rider form number ICC17\_LE4, Symetra Allocation Index 1-Year Point-to-Point form number ICC20\_LE6, Symetra Allocation Index 2-Year Point-to-Point form number ICC20\_LE7, S&P 500® Index Account form number ICC20\_LE9, JPMorgan ETF Efficiente® 5 Index Account form number ICC20\_LE10, Blended S&P 500® Index and JPMorgan ETF Efficiente® 5 Index Account form number ICC20\_LE11, Putnam Dynamic Low Volatility Excess Return Index with Bonus Index Account form number ICC22\_LE2, and Putnam Dynamic Low Volatility Excess Return Index with High Participation Rate Index Account form number ICC22\_LE3.

Symetra's Cancer Care Compass<sup>SM</sup> is a rider package comprised of the Cancer Insurance Rider and the Value Added Services Rider. The Cancer Insurance Rider is usually issued under rider form number L-10351. The Value Added Services Rider is usually issued under rider form number L-10358.

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.

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

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

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

The Accelerated Death Benefit for Chronic Illness and Accelerated Death Benefit for Terminal Illness Riders are only available for insureds issue ages 20-85, and are not available on rated policies. For the Accelerated Death Benefit for Chronic Illness Rider, the amount of death benefit that's accelerated, plus any accrued interest, will be secured by a lien against the base policy death benefit. Upon the death of the insured, the death benefit will be reduced by the amount of the lien, and the remaining death benefit will be paid. Exercising the Accelerated Death Benefit for Chronic Illness Rider will prohibit the policyowner from exercising the Accelerated Death Benefit for Terminal Illness Rider, and exercising the Accelerated Death Benefit for Terminal Illness Rider will prohibit the policyowner from exercising the Accelerated Death Benefit for Chronic 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.

The Accelerated Death Benefit for Chronic Care Advantage Rider 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 insureds issue ages 20-80, and if elected, additional underwriting will be required, and 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.

Receipt of an accelerated death benefit may be taxable, especially if the insured does not have a prescribed plan of care. Consult your personal tax or legal professional before applying for this benefit. The insured may also lose their right to receive certain public funds such as Medicare, Medicaid, Social Security, Supplemental Security Income (SSI), and possibly others. The accelerated death benefit is intended to qualify under section 101(g) (26 U.S.C. 101(g)) of the Internal Revenue Code.

The death benefit, 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.

The Overloan Lapse Protection Rider (OLPR) will prevent the policy from lapsing when, on any monthly anniversary, the outstanding indebtedness on the policy exceeds the policy's specified amount and is approaching the policy value. Exercise of this rider will result in a "paid-up" status. In order to be eligible to exercise this rider, the insured must be at least 75 years old, the policy must have been in-force for at least 15 years, the Death Benefit Option must be Option A Level, the policy must be in corridor, and the outstanding loan balance must be the smaller of 93% of the policy value after monthly deductions or (100% minus the OLPR charge percentage) of the policy value after monthly deductions. After deduction of the one-time rider charge, all policy value will be transferred to the fixed account. No additional policy transactions or policy changes will be allowed and no further monthly deductions will be taken. The policy's total net death benefit will now equal the larger of the total specified amount less any indebtedness, the policy value multiplied by the appropriate attained age Guideline Premium Test corridor factor less any indebtedness, and \$5,000. **The Overloan Lapse Protection Rider is available on guideline premium test policies only. Neither the IRS nor the courts have ruled on the tax consequences of exercising the Overloan Lapse Protection Rider. It is possible that the IRS or a court could assert that the policy has been effectively terminated and the outstanding loan balance should be treated as a distribution, all or a portion of which could be taxable when the rider is exercised. The Overloan Lapse Protection Rider also may not be appropriate for your particular circumstances. Consult with a tax professional regarding the risks associated with exercising this rider, and for further details.**

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.

Withdrawals or loans may not be allowed in certain situations. Amounts withdrawn will decrease the policy death benefit and may be subject to a withdrawal processing fee. Loans may have a permanent effect on the policy, even if repaid.

Symetra Protector 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.

Allocations to the fixed account or index strategies are subject to the minimum allocation amounts and are based on the allocation instructions provided at time of application. Allocation instructions may be subsequently changed in writing by the policyowner. 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.

Any growth within the index strategies you select is linked to the performance of the specified market index over the measurement period (1- or 2-year point-to-point). The market index design, rules, composition, and strategy may act as a limit to the specified market index performance. Volatility indexes are designed to manage downside risk but may also limit upside potential. For more information on a specific market index, refer to their index description.

Symetra applies index caps, participation rates, spreads and/or bonus rates (as applicable) to the performance of the specified market index before any applicable index credit is credited to the index segment. Your index credit will not be less than zero percent.

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<sup>®</sup> 5 Index and the Putnam Dynamic Low Volatility Excess Return Index<sup>™</sup>, 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.

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

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

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

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

<sup>1</sup> Loans, withdrawals, or late or delayed premium payments may affect the duration of the Lapse Protection Benefit.

<sup>2</sup> Withdrawals are available after the first policy year. Withdrawals and loans may reduce or eliminate the death benefit payable to your beneficiaries. In general, policy loans are charged interest; they are usually not taxable. If a policy lapses or is surrendered, the loan becomes immediately taxable to the extent of the gain in your policy. Withdrawals are taxable only when you take more money out of the policy than you've paid in premiums. If your policy becomes a modified endowment contract (MEC), less advantageous tax provisions apply. The tax treatment of a loan with a net charge of zero is unclear and could be adverse to the policyowner.

<sup>3</sup> See the Protector IUL Fact Sheet for more details.

<sup>4</sup> "Cognitive impairment" generally means a loss or deterioration in a person's intellectual capacity and includes diseases such as 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.



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