

State Availability

# Term Life Insurance

Term Life Insurance and its associated riders are currently available in all states except the following:

| Description                                          | States Not Available |
|------------------------------------------------------|----------------------|
| Base Policy                                          | ----                 |
| Accelerated Death Benefit for Terminal Illness Rider | ----                 |
| Waiver of Premium Rider                              | CA                   |
| Accidental Death Benefit Rider                       | ----                 |
| Insured Children's Term Insurance Rider              | ----                 |
| Additional Term Insurance Rider                      | ----                 |

Symetra Life Insurance Company is a direct subsidiary of Symetra Financial Corporation. First Symetra National Life Insurance Company of New York is a direct subsidiary of Symetra Life Insurance Company and is an indirect subsidiary of Symetra Financial Corporation (collectively, "Symetra"). Neither Symetra Financial Corporation nor Symetra Life Insurance Company solicits business in the state of New York and they are not authorized to do so. Each company is responsible for its own financial obligations.

Symetra Term Life Insurance is issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Policy form number is ICC18\_LC1 in most states and is not available in all U.S. states or any U.S. territory.

Policy riders are not available in all states, and terms and conditions may vary by state in which they are available. Where available, they are usually issued under the following form numbers: Accelerated Death Benefit for Terminal Illness Rider form number is ICC16\_LE1, Waiver of Premium Rider form number is ICC18\_LE3, Accidental Death Benefit Rider form number is ICC18\_LE2, Insured Children's Term Insurance Rider form number is ICC18\_LE4 and Additional Term Insurance Rider form number is ICC18\_LE1.

In New York, term life insurance is issued under First Symetra Term Life Insurance issued by First Symetra National Life Insurance Company of New York, New York, NY; mailing address: P.O. Box 34690, Seattle, WA 98124. The policy form number is L-10147/NY 5/16.

In New York, the Accelerated Death Benefit for Terminal Illness Rider form number L-9950/NY 10/04, Waiver of Premium Rider form number is L-9676/NY 10/04, Accidental Death Benefit Rider form number is L-9702/NY 10/04, Insured Children's Term Insurance Rider form number is L-9756/NY 10/07 and Additional Term Insurance Rider form number is L-9847/NY 10/04.

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 the issuing life insurance company.

Products and services vary by distributor.

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