Symetra Term Life Insurance

Conversion Guidelines

Solutions for your clients' changing needs

Conversion provisions allow clients to change their **term policy to a universal life policy** or from **annual renewable term (ART) to level term**, as outlined in the existing policy or in SwiftTerm's® optional Conversion Enhancement Rider (available for additional cost).

General guidelines

This is a high-level overview of our conversion guidelines. Please refer to the policy or rider form for complete details.

- **The amount converted must meet the new product's minimum face amount:**
  - Symetra IUL: $100,000[1]
  - Symetra CAUL: $10,000[2]
  - Symetra Accumulator VUL: $100,000
- **Underwriting will be required for:**
  - Changes to improve the client's rate class.
  - Increases in face amount.
  - Requests to add riders (for example CI Plus) or death benefits (option C).
- **The new policy will be issued in the state in which the original policy was issued, unless the client has moved out of state.**
- **Backdating to save age is not allowed if it's to meet the conversion criteria.**
- **Partial conversions are allowed (except on SwiftTerm policies that have the Conversion Enhancement Rider), provided they meet the new policy's face amount minimum. Please note that with a partial conversion, the remaining term coverage will terminate unless specifically allowed in the policy contract.**
- **Conversions are not allowed if an accelerated benefit rider is exercised.**
- **Symetra Term 2002 and 2005 are eligible for conversion credits, provided they are converted two years before the end of the term period.**

[1] Symetra SwiftProtector℠ is not available for conversions.

[2] Face amounts less than Symetra CAUL's $50,000 minimum are only available if the original term policy that's being converted is also less than $50,000.

Product eligibility

Symetra term policies may be converted based on the following guidelines:

<table>
<tr><th>Existing policy</th><th>Product availability</th><th>Conversion timing requirements</th></tr>
<tr><td>SwiftTerm</td><td>Convertible to Symetra CAUL.</td><td>Earlier of the end of 10 years or the policy anniversary following the insured's 70th birthday.</td></tr>
<tr><td>SwiftTerm with Conversion Enhancement Rider</td><td><table>
<tr><th>Term period</th><th>Conversion period to a broader selection of permanent products we make available</th><th>Extended conversion period to Symetra CAUL</th></tr>
<tr><td>10-year term</td><td>10 years</td><td>N/A</td></tr>
<tr><td>15-year term</td><td>10 years</td><td>5 years</td></tr>
<tr><td>20-year term</td><td>10 years</td><td>10 years</td></tr>
<tr><td>30-year term</td><td>10 years</td><td>10 years</td></tr>
</table></td><td>Conversion is available to your clients' choice of permanent products we make available prior to the end of the 10th policy anniversary and may be extended to a universal life product (currently Symetra CAUL) for a specified number of years thereafter. Conversions must be completed during the conversion or extended conversion period, but no later than the policy anniversary following the insured's 70th birthday, whichever is earlier. Conversions are available in full after the first policy year.</td></tr>
<tr><td>Term 2018</td><td>Any products we make available for conversion.</td><td>Earlier of the end of 10 years or the policy anniversary following the insured's 70th birthday.</td></tr>
<tr><td>Term 2016</td><td>Any products we make available for conversion.</td><td>Earlier of the end of the initial term or the policy anniversary following the insured's 75th birthday.</td></tr>
<tr><td>Term 2008</td><td>Any products we make available for conversion.</td><td>Earlier of the end of the initial term or the policy anniversary following the insured's 75th birthday.</td></tr>
<tr><td>Term 2005 & Term 2002</td><td>Any actively sold products.</td><td>Prior to the policy anniversary following the insured's 75th birthday.</td></tr>
<tr><td>SI Term</td><td>Any actively sold products.</td><td>Prior to the policy anniversary following the insured's 75th birthday.</td></tr>
<tr><td>Mortgage Protector Term</td><td>Any actively sold products.</td><td>Prior to the policy anniversary following the insured's 60th birthday.</td></tr>
<tr><td>Protector Term</td><td>Any actively sold products.</td><td>Prior to the end of the initial term or the policy anniversary following the insured's 75th birthday, whichever occurs first.</td></tr>
<tr><td>Mortgage Term</td><td>Any actively sold products.</td><td>Prior to the policy anniversary following the insured's 60th birthday.</td></tr>
<tr><td>ProTerm 360</td><td>Any actively sold products.</td><td>Earlier of end of the initial term or the policy anniversary following the insured's 75th birthday.</td></tr>
<tr><td>Expert Term/ Expert ART</td><td>Any actively sold products.</td><td>Prior to the policy anniversary following the insured's 75th birthday.</td></tr>
<tr><td>American States</td><td>Any actively sold products.</td><td>Prior to the policy anniversary where the insured is age 70.</td></tr>
</table>

Rider eligibility

Depending on the universal life product selected, the following riders may be available upon conversion.

Rider	Symetra IUL	Symetra CAUL	Symetra VUL
Accelerated Death Benefit for Chronic Illness Rider	✓	✓	✓
Accelerated Death Benefit for Terminal Illness Rider	✓	✓	✓
Additional Term Rider	N/A	✓	N/A
Insured Children's Term Insurance Rider	N/A	✓	N/A
Accelerated Death Benefit for Chronic Care Advantage Rider*	✓	N/A	N/A
Accelerated Death Benefit for Chronic Illness Plus Rider*	✓	✓	✓
Surrender Value Enhancement Rider	✓	N/A	✓
Supplemental Protection Rider**	✓	N/A	✓
Waiver of Monthly Deductions Rider	N/A	N/A	✓
Charitable Giving Benefit Rider	✓	✓	✓

* Requires additional underwriting.

**The Supplemental Protection Rider is not available for Protector IUL.

Note: Rider availability is dependent on state availability and the insured's rate class. If a rider is not listed above, it is not available at the time of conversion or it is not convertible from the existing policy.

Processing guidelines

- For conversions of base coverage, a conversion application or Part 1 application is required.
- Names on the converted policy must match the original policy. If there has been a name or gender change, the name and/or gender must be changed on the original policy before the conversion can occur. Contact our customer service team at 1-800-796-3872 for these requirements.
- For conversions of rider coverage, refer to the policy pages for guidelines.
- Replacement forms are also required in Georgia and Massachusetts.

Conversion rate classes

- For policies issued after Feb. 1, 2013, the conversion rate class will be the same as the original rate class.
- For policies issued prior to Feb. 1, 2013, the following rate class guidelines apply:

Initial rate class	New rate class
Preferred Best	Super Preferred Non-Nicotine
Preferred Plus	Preferred Non-Nicotine
Preferred	Standard Plus Non-Nicotine
Non-Nicotine	Standard Non-Nicotine
Standard Plus (Nicotine)	Preferred Nicotine
Standard (Nicotine)	Standard Nicotine
Juvenile	Juvenile
Rated cases	Same rating as existing case

Contact us for more information

Symetra Life Sales Desk
1-877-737-3611
Weekdays, 8 a.m. to 6 p.m. ET
lifesales@symetra.com

Securities are offered through Symetra Securities, Inc. (SSI). Member, FINRA.

SSI and SLIC are affiliates and are located at 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004-5135. Each company is responsible for its own financial obligations.

Before investing, clients should carefully consider the investment objectives, risks, charges, and expenses. The policy's value allocated to the subaccounts will fluctuate. Variable life insurance involves fees and charges such as administrative charges, expense charges, cost of insurance charges, variable policy value charges, premium charges, surrender charges, underlying fund expenses, and, if applicable, transfer processing fees or withdrawal processing fees, which are explained in the prospectus. This and other information is contained in the policy prospectus and the underlying Portfolio prospectuses. Clients should call or write their Registered Representative or Symetra for free copies of the prospectuses or visit www.symetra.com for an online copy. Clients should read them carefully before investing.

Life insurance is issued by Symetra Life Insurance Company, 777 108th Avenue, NE, Suite 1200, Bellevue, WA 98004, and is not available in all U.S. states or any U.S. territory.

Symetra Accumulator VUL is a flexible-premium adjustable variable life insurance policy. Policy form number is ICC21_LC1 in most states.

Symetra Accumulator Ascent IUL and Protector IUL are flexible-premium adjustable life insurance policies with index-linked interest options. Policy form numbers are ICC17_LC1 for Accumulator Ascent IUL and ICC18_LC2 for Protector IUL in most states.

Symetra CAUL is a flexible-premium universal life insurance policy. Policy form number is ICC14_LC2 in most states.

Symetra SwiftTerm is a term life insurance policy issued under policy form number ICC20_LC1 in most states.

Symetra Term Life Insurance policy form number is ICC18_LC1 in most states.

Conversion Enhancement Rider form number ICC24_LE2 in most states.

Policy riders are not available in all states, and terms and conditions may vary by state in which they are available.

Conversion to a permanent product may not be available in all states.

The Conversion Enhancement Rider may be terminated at any time by the policyowner. Once terminated, the benefits of the rider, and any applicable rider charges, will immediately cease. The Conversion Enhancement Rider will terminate when the policy terminates, if the SwiftTerm policy converts, or if an accelerated death benefit was exercised on the policy. The rider may be reinstated if the base policy is reinstated, unless the rider is voluntarily terminated by the policyowner.

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.

This is not a complete description of the Symetra Accumulator Ascent IUL, Protector IUL, CAUL, Accumulator VUL, SwiftTerm, and Term products and riders. For more complete descriptions, please refer to the policy and riders.

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

Symetra Variable Universal Life (VUL) products can only be sold by registered representatives.

SYMETRA®
RETIREMENT | BENEFITS | LIFE

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