

## Fact Sheet

# Symetra

## Term Life Insurance

Symetra Term Life Insurance offers competitively priced coverage with level premiums for terms of 10, 15, 20 or 30 years.

### Basics

|                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|----------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Key benefits</b>              | <ul style="list-style-type: none"> <li>• Financial protection for family or business needs.</li> <li>• Guaranteed level premiums.</li> <li>• Advance death benefit access for terminal illnesses.</li> <li>• Option to convert to permanent coverage if circumstances change.</li> </ul>                                                                                                                                                     |
| <b>Guaranteed Level Premiums</b> | Premiums are guaranteed to remain level during the initial term period.                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Rate Classes</b>              | <ul style="list-style-type: none"> <li>• Super Preferred Non-Nicotine</li> <li>• Preferred Non-Nicotine</li> <li>• Standard Plus Non-Nicotine</li> <li>• Standard Non-Nicotine</li> <li>• Preferred Nicotine</li> <li>• Standard Nicotine</li> </ul>                                                                                                                                                                                         |
| <b>Minimum Issue Age</b>         | 20 years old for all rate classes.                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Maximum Issue Age by Term</b> | 10-year term: 80 years old<br>15-year term: 75 years old<br>20-year term: 68 years old for Non-Nicotine; 65 years old for Nicotine<br>30-year term: 55 years old for Non-Nicotine; 50 years old for Nicotine                                                                                                                                                                                                                                 |
| <b>Minimum Policy Size</b>       | \$1.5 million <sup>1</sup>                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Renewals</b>                  | After the initial term expires, the policy automatically renews at annually increasing premiums until age 95, unless canceled by the policyowner.                                                                                                                                                                                                                                                                                            |
| <b>Premium Paying Period</b>     | Until age 95.                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Conversions</b>               | Policyowners can request to convert their term life insurance policy to a permanent life insurance policy that we offer for conversion in the policyowner's state of residence. Conversions may be requested prior to the end of the 10th policy anniversary or the policy anniversary following the insured's 70th birthday, whichever is earlier. Conversion is not available if an accelerated death benefit was exercised on the policy. |

### Included Rider

|                                                             |                                                                                                                                                                                                                                                                                                                   |
|-------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Accelerated Death Benefit for Terminal Illness Rider</b> | Up to 75% of the policy's death benefit (\$500,000 maximum) can be accessed in advance if a licensed physician certifies that the insured is terminally ill with less than 12 months to live. The benefit is paid in a lump sum.<br>There is no restriction on the use of proceeds of accelerated death benefits. |
|-------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                             |                                              |
|-------------------------------------------------------------|----------------------------------------------|
| 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 |

[Continued >](#)

## Optional Riders *(available for an additional cost)*

|                                                            |                                                                                                                                                                                                              |
|------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Insured Children's Term Insurance Rider<sup>2</sup></b> | Provides \$1,000 to \$10,000 of life insurance coverage on dependent children ages 15 days through 17 years. Benefit is paid if death occurs prior to age 25.                                                |
| <b>Waiver of Premium Rider<sup>3</sup></b>                 | Waives premiums for policies with a death benefit of \$5 million or less, and continues coverage if insured is totally disabled for a consecutive period of at least six months.                             |
| <b>Accidental Death Benefit Rider<sup>4</sup></b>          | If the insured's death is accidental, provides an additional death benefit of three times the policy's face amount up to \$250,000, whichever is less.                                                       |
| <b>Additional Term Insurance Rider<sup>5</sup></b>         | Adds level term life insurance coverage for a family member or business partner, with face amounts starting at \$100,000. The rider must be for the same term coverage period as the primary insured's term. |

### Important information

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. Not available in all U.S. states or any U.S. territory.

Our New York subsidiary insures products for New York policyholders.

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: Insured Children's Term Insurance Rider form number ICC18\_LE4, Accidental Death Benefit Rider form number ICC18\_LE2, Waiver of Premium Rider form number ICC18\_LE3, Additional Term Insurance Rider form number ICC18\_LE1 and Accelerated Death Benefit for Terminal Illness Rider form number ICC16\_LE1.

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 contact your insurance professional for complete 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 Terminal Illness Rider is only available for insureds issue ages 20-85 and is not available on rated policies.

Receipt of an accelerated death benefit may be taxable. Consult with your personal tax or legal professional before exercising this rider. You may also lose your 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 of 1986, as amended. The death benefit and loan value will be reduced if an accelerated death benefit is paid.

This is not a complete description of the Symetra Term policy. For a more complete description, please ask your insurance professional.

<sup>1</sup> The minimum policy size is \$250,000 for clients over age 50 or who reside in South Carolina and New York.

<sup>2</sup> The Insured Children's Term Insurance Rider pays a death benefit upon receipt of documentation that the insured child died while the rider is in-force and the child was under 25 years of age.

<sup>3</sup> The Waiver of Premium Rider waives premiums if the insured is totally disabled due to injury or sickness for six consecutive months or more, and the injury or sickness commenced before the policy anniversary following the insured's 60th birthday. If premiums are being waived at that time, premiums will continue to be waived for as long as the total disability continues. If total disability commenced after the policy anniversary following the insured's 60th birthday, premiums will continue to be waived up to the policy anniversary date following the insured's 65th birthday. Policies with a face amount in excess of \$5 million are not eligible for the Waiver of Premium.

<sup>4</sup> The Accidental Death Benefit Rider pays an additional death benefit upon satisfactory proof that the insured died of an accidental death. The insured must have died within 180 days from the date of the accident. The minimum amount is \$5,000, and the maximum amount is three times the face amount up to a maximum of \$250,000, whichever is less.

<sup>5</sup> The Additional Term Insurance Rider face amount may not exceed the face amount on the base policy. Rider coverage may not be increased. Decreases are permitted only after the first year anniversary of the rider, but may not decrease below \$25,000.



Symetra Life Insurance Company  
777 108th Avenue NE, Suite 1200  
Bellevue, WA 98004-5135  
[www.symetra.com](http://www.symetra.com)

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