

FACT SHEET



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.

Symetra Protector IUL

Indexed Universal Life Insurance

Symetra Protector IUL is a flexible-premium adjustable life insurance policy designed to provide guaranteed death benefit protection and growth potential based on the performance of one or more market indexes.

Basics

Key Benefits	- A Lapse Protection Benefit included at no additional cost.¹ - Exclusive to Symetra, our Putnam Index Strategies and industry-first AI Strategies can help provide you with even stronger policy growth potential and market volatility control. - Index strategies that lock-in any interest earned and protect policy values from market downturns. - Riders that can provide protection against the cost of care for a cancer diagnosis or a chronic or terminal illness.	
Issue Ages	20 to 85 years old	
Coverage Period	Duration of the lapse protection guarantee is customizable, either for a specific time period or to the insured's age 120.	
Rate Classes	- Super Preferred Non-Nicotine - Preferred Non-Nicotine - Standard Plus Non-Nicotine - Standard Non-Nicotine - Preferred Nicotine - Standard Nicotine	
Minimum Policy Size	\$100,000	
Death Benefit Options	Option A: Level Specified Amount Option B: Specified Amount plus Policy Value Option C: Specified Amount plus Return of Premiums	
Holding Account	The portion of the policy value that contains net premiums and/or standard loan repayments received before such monies are moved out on the next monthly allocation date. After premiums are received, premium charges are deducted and the net premium is held in this account. On the next monthly allocation date, net premiums and any interest are moved to the fixed account or index strategies according to your current allocation instructions, provided the holding account contains the minimum required to allocate to each index strategy.	
Monthly Allocation Date	The date each month (the 14th or the following business day) when the amount in the holding account will be moved to the appropriate fixed account or index strategies based on your standing allocation instructions.	
Index Segments	On your first allocation day and each allocation day thereafter, any amounts in the holding account are allocated to the index strategy or strategies you've selected. When an index segment is opened, an index segment start date, maturity date, participation rate, index cap, index spread (if applicable) and floor are set. These are guaranteed not to change for the term of the index segment. At the end of the index segment term, a new index segment is created based on your current allocations.	
Index Segment Term	The time period over which the change to the index is defined (1 or 2 years). At index segment maturity, the policy value in that index segment will be reallocated.	
Index Segment Value	Calculated at the end of an index segment term, this value is the portion of the policy value allocated to the index segment minus withdrawals, standard loans and monthly deductions taken during that index segment term, plus any index credits earned.	
Segment Reallocations	Policy owners may request a change to their current index strategy allocation instructions on index segment maturity, but changes must be received at least five business days before the maturity date.	

Basics, continued

Index Account	An account in the policy that represents all index segments.
Policy Value	The sum of all monies in the holding account, index accounts, fixed account and standard loan account.

Interest Crediting Options

Index Strategies²

Putnam Index Strategies

- Putnam Dynamic Low Volatility Excess Return Index™ with Bonus — 1-Year Point-to-Point
- Putnam Dynamic Low Volatility Excess Return Index™ with High Participation Rate — 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.

Symetra Allocation Index (AI) Strategies

- Symetra Allocation Index — 1-Year Point-to-Point
S&P 500® Index | JPMorgan ETF Efficiente® 5 Index
- Symetra Allocation Index — 2-Year Point-to-Point
S&P 500® Index | JPMorgan ETF Efficiente® 5 Index

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.

Core Index Strategies

- 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 — 1-Year Point-to-Point

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 — 2-Year Point-to-Point

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	Allocations to the fixed account are credited a currently declared effective annual interest rate of not less than the guaranteed minimum interest rate for the fixed account.
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Interest Crediting Options, continued

Additional Index Credit Amount (Bonus)	The amount added to the 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 defined in your policy. The terms “bonus rate” and “additional index credit rate” are used interchangeably in Symetra Protector IUL marketing pieces.
Index Cap	The index cap is set by Symetra and is the maximum interest rate that can be applied to an index segment at the end of any given index segment term. The index cap is subject to change and 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 Floor	The index floor is set by Symetra and is the minimum interest rate that can be applied to 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.
Index Spread	The index spread is set by Symetra and is a minimum performance threshold above which the applicable index must perform before any potential index credits are credited to the index account. Any index growth exceeding the index spread is fully credited. The index spread is subject to change and is set for each applicable index segment on the index segment start date.
Participation Rate	The participation rate is set by Symetra and establishes how much of the total index performance over the index segment’s term will be credited after any applicable cap. The participation rate is subject to change and is set for each index segment on the index segment start date.
Dollar-Cost Averaging	This optional, no-charge program automatically moves an amount specified by the policyowner to their chosen index strategies on a monthly basis. This program may help manage risk by spreading out allocations to their index strategies over time. Dollar-cost averaging is not suited for monthly premium payment modes. For more information about DCA, contact your insurance professional.
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 30 days. Symetra is exclusively licensed to use the VIX in its life insurance products.

Accessibility

Withdrawals and Loans³	Withdrawals from the policy value are available after the first policy year. Withdrawals will also reduce the Lapse Protection Benefit dollar-for-dollar. Standard and participating loans are available at any time and are assessed a loan interest charge and earn a loan interest credit. Both loan types are charged an annual, independently declared loan interest charge rate, but they vary in the way the loan interest credit is calculated. Standard loans The loan value is placed in the standard loan account and is credited a declared interest credit. Participating loans The loan value remains allocated to the policy’s respective index strategies and/or fixed account and receives an interest credit equal to the index crediting rate of each respective strategy and/or the fixed account. The loan interest credit is therefore less predictable than for standard loans. You may change your policy loan option once every policy year. Only one type of policy loan is allowed at a time. Refer to your policy for additional information.
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Included Features and Riders

Lapse Protection Benefit	The Lapse Protection Benefit ensures that the insured's coverage under the policy will be in-force for as long as the policyowner selects, provided sufficient premium payments are made to cover the monthly deduction due, and the policy is in a Lapse Protection Benefit Period.
Lapse Protection Benefit Period¹	While in a Lapse Protection Benefit Period, your policy will not enter the Grace Period even if your net cash surrender value is insufficient to pay your monthly deduction. Each month, your policy's Lapse Protection Value will be determined. The Lapse Protection Value is a notional amount used to determine if the policy is in a Lapse Protection Benefit Period and whether your Lapse Protection Benefit is in effect. The Lapse Protection Value cannot be withdrawn, loaned or surrendered. If your Lapse Protection Value is greater than or equal to zero and the surrender value of your policy is greater than the sum of all outstanding policy loans and loan interest, your policy will be in a Lapse Protection Benefit Period, and your Lapse Protection Benefit will be "in effect." However, if the policyowner requests to increase the policy's specified amount, the Lapse Protection Benefit will no longer be in effect (except when an increase is the result of a change in Death Benefit Option).
Lookback Guarantee	The Lookback Guarantee provides an increase in 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 lookback period has ended.
Overloan Lapse Protection Rider	Automatically included, this rider protects your policy from lapsing and potentially losing its favorable life insurance 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.
Accelerated Death Benefit for Terminal Illness Rider	This rider allows for up to 75% of the policy's death benefit (\$500,000 maximum) to 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, without surrender charges.
Accelerated Death Benefit for Chronic Illness Rider⁴	This rider allows for up to 50% of the policy's death benefit (\$500,000 maximum) to 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 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 his or her health and safety. If you select the optional Accelerated Death Benefit for Chronic Care Advantage Rider, this rider is not available.

Optional Riders

Accelerated Death Benefit for Chronic Care Advantage Rider⁵

Elected at application for an additional cost, this rider allows you to access either 50% or 100% of the death benefit with a monthly payout of either 2% or 4%—depending on the acceleration and payout percentages you select—if the insured becomes chronically ill and is:

- Certified by a licensed health care practitioner during the prior 12-month period as being unable to perform at least two of six activities of daily living for a period of at least 90 days, or having a severe cognitive impairment requiring substantial supervision to ensure the insured's health and safety; and
- Annually recertified by a licensed health care practitioner to continue receiving this benefit.

At the time of claim, we set your rider benefit balance. The rider benefit balance is the death benefit multiplied by your acceleration percentage. The monthly benefit amount under this rider will be the lesser of:

- The rider benefit balance multiplied by your payout percentage; or
- The then-current IRS per-diem limit multiplied by 30.

Once you begin receiving benefit payments, a portion of the monthly charges will be waived for the duration of the claim based on the acceleration percentage you elected. For example, if you elected an acceleration percentage of less than 100%, not all monthly deductions will be waived.

If you select this optional rider, then the Accelerated Death Benefit for Chronic Illness Rider is not available.

Cancer Care CompassSM

Elected at application for an additional cost, this industry-first rider package, comprised of the Cancer Insurance and Value Added Services riders, provides a unique combination of cancer care benefits and services to help you live a longer and healthier life.

- **Multi-cancer early detection test:** The Galleri[®] multi-cancer early detection test—developed by GRAIL—can detect a cancer signal across more than 50 types of cancer, including many that are not commonly screened for today. The test is available to the insured one time, beginning at age 50 and up to age 89, after the benefit waiting period.⁵
- **Health advocacy and support services:** Offered through Health AdvocateSM, this service provides access to a wide range of personalized health and well-being support services, including a wellness coach, medical bill negotiator and 24/7 nurse hotline. It's available to policyowners and their eligible family members after the benefit waiting period.
- **Nutrition intervention, guidance and support:** Offered through Savor Health[®], this service provides on-demand access to personalized, evidence-based nutrition interventions that can help prevent and manage chronic conditions, including cancer. Services include customized recipes and menu plans, symptom management guidance, and 24/7 nutrition support through the convenience of text messaging with Ina[®], a virtual dietitian-on-demand. It's available to policyowners and their eligible family members after the benefit waiting period.
- **Cash benefit:** A cash benefit will be paid in a lump sum to the policyowner if the insured is diagnosed with a qualifying cancer after the benefit waiting period. The benefit can be used to assist with cancer treatment procedures and services, but there are no restrictions on how the money is used. Here's how it works:
 - At application, you'll choose from one of three maximum cash benefit amounts:
 - \$50,000
 - \$100,000
 - \$200,000

The amount chosen cannot exceed 20% of the base policy death benefit. For policies with a death benefit less than \$250,000, the \$50,000 benefit amount is available.

- To receive the cash benefit, the cancer claim must be submitted to Symetra with a board-certified physician's statement and proof of the insured's covered cancer diagnosis. The payout will be determined by the insured's cancer diagnosis. Cancer benefit amounts are broken into two categories:⁶
 - Category One cancers: 100% payment of the maximum benefit elected
 - Category Two cancers: 50% payment of the maximum benefit elected

If a Category One cancer claim is payable first, the maximum benefit amount will be paid, the rider will terminate and rider charges will stop.

If a Category Two cancer claim is payable first, 50% of the maximum benefit amount will be paid, and the remaining 50% will be available for a subsequent Category One cancer claim.

Only one claim may be approved for each of the above categories.

Access to the value-added services will continue to be available at no additional cost for two years after the payment of the maximum benefit amount.

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

Charitable Giving Benefit Rider

Elected at application for no additional cost, this rider provides an additional benefit of 1% of the base policy specified amount (up to \$100,000) to a qualified charity of the policyowner's choice upon the insured's death.

Surrender Value Enhancement Rider

Under this rider, the net surrender value of your policy is increased by replacing the surrender charges with an alternate surrender charge schedule. The rider is elected at application and the policy will incur a one-time charge.

Policy Charges

Monthly Administrative Charge	A monthly administrative charge that is guaranteed not to exceed the maximum monthly administrative charge shown on the Policy Specifications page. Refer to your policy illustration for the current monthly administrative charge.
Monthly Expense Charge	Rate per thousand of specified amount, which varies by the insured's gender (where permitted by law), risk class, issue age and policy duration.
Premium Expense Charge	A charge deducted from each premium paid. Refer to your illustration for additional detail.
Cost of Insurance	Deducted monthly from the base policy until the insured's age 120. Rider charges are also deducted monthly, if applicable.
Surrender Charge	Fourteen year decreasing schedule based on a rate per thousand of initial specified amount that varies by the insured's gender (where permitted by law), risk class, issue age and policy duration. The surrender charge is zero in policy year 15 and thereafter. Refer to your policy for more information.

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_LC2.

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

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. You should consult with your legal or tax professional prior to purchasing.

The Overloan Lapse Protection Rider (OLPR) will prevent your 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. Your 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.

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 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 (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 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 insured's 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 eligible family members 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 cease to offer 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.

The Charitable Giving Benefit Rider is an optional rider offered at no additional charge. It is only available on policies with specified amounts of \$100,000 or more. Payment is 1% of the original base policy specified amount, to a maximum of \$100,000, regardless of whether or not the policy specified amount has been increased. If the policy specified amount has been decreased, 1% of the remaining base policy specified amount is paid. The charity must be designated at time of issue and qualify under federal tax code sections 170(c) and 501(c). If the charity is not operating at the time of the insured's death, we may allow the estate to direct proceeds to another qualified charity.

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.

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.

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 based on the allocation instructions provided at time of application, and 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 indices 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® 5 Index and the Putnam Dynamic Low Volatility Excess Return Index, 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.

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- ¹ The Lapse Protection Benefit prevents the policy from entering the Grace Period when the policy is in a Lapse Protection Benefit Period. Coverage will remain in effect as long as the Lapse Protection Value is greater than or equal to zero and the surrender value of your policy is greater than the sum of all outstanding policy loans and loan interest. Loans, withdrawals, and late or delayed premium payments may affect the duration of the Lapse Protection Benefit.
- ² Point-to-point means the index value is measured from the beginning of the index segment term to the end of the index segment term. If the index has grown in value at the end of the index segment term, the indexed account will be credited interest based on that growth. The credited interest may or may not be capped depending on the index strategy chosen.
- ³ 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.
- ⁴ “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.
- ⁵ Symetra offers access to the Galleri test to the insured beginning at age 50. The insured may qualify at an earlier age if they have certain risk factors. GRAIL does not recommend testing in individuals who are pregnant or undergoing active cancer treatment. You can check specific eligibility criteria on the Galleri patient portal for Symetra insureds before requesting the test.
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