

State Availability

Symetra Protector IUL

Indexed Universal Life Insurance

Symetra Protector IUL and its index strategies and associated riders are currently available in all states except the following:

Description	States Not Available
Base Policy	NY*
Putnam Dynamic Low Volatility Excess Return Index™ Strategies	NY*
Allocation Index (AI) Strategies	NY*
Core Index Strategies	NY*
Accelerated Death Benefit for Chronic Illness Rider	NY*
Accelerated Death Benefit for Chronic Care Advantage Rider	SC, CA, NY*
Accelerated Death Benefit for Terminal Illness Rider	NY*
Cancer Care Compass SM	AK, CA, CO, FL, HI, ID, IN, KS, LA, MD, MA, MO, NH*, NJ, NM, ND, NY*, OH*, OR, PA, SC, UT, VT, VA, WA
Charitable Giving Benefit Rider	NY*
Overloan Lapse Protection Rider	NY*
Surrender Value Enhancement Rider	NY*

*States not filed

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Symetra Protector IUL is a flexible-premium adjustable life insurance policy with index-linked interest options issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. This policy is not available in all U.S. states or any U.S. territory; however, where available, it is usually issued under policy form number ICC18_LC2.

Policy riders and endorsements 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 Chronic Illness Rider form number ICC16_LE6, Accelerated Death Benefit for Chronic Care Advantage Rider form number ICC23_LE1, Accelerated Death Benefit for Terminal Illness Rider form number ICC16_LE5, Charitable Giving Benefit Rider form number ICC16_LE8, Overloan Lapse Protection Rider form number ICC17_LE5 and Surrender Value Enhancement Rider form number ICC17_LE4. Endorsement form numbers are: 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 comprised of the Cancer Care Insurance Rider form number L-10351 and the Value Added Services 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.

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.

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

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

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.

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Our New York subsidiary issues our products for New York residents.



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