Symetra Life Insurance Company

Take your future plans to greater heights

Symetra Accumulator Ascent IUL

Indexed Universal Life Insurance

SYMETRA®
RETIREMENT | BENEFITS | LIFE

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

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3/24

Protection for them—income opportunities for you

Providing for your family today while planning for your retirement tomorrow is a balancing act—and unforeseen disruptions can occur. That's why **Symetra Accumulator Ascent IUL** offers two distinct ways to help protect you and your family.

Income-tax-free death benefit protection for your family

Should the unexpected occur, Accumulator Ascent's death benefit proceeds can help your family maintain their current lifestyle and preserve their plans for the future. Death benefit proceeds are generally received free of federal income and estate tax and can help pay expenses such as mortgages, college tuition or provide funds for the efficient transfer of your business to a partner or family member.[1]

Tax-efficient growth and income potential for you

Securing reliable income in retirement can be a challenge as company pensions disappear and Social Security potentially falls short. Accumulator Ascent's index-linked crediting options offer opportunities for higher policy cash value growth that can provide tax-efficient, supplemental income in retirement.

Policy cash value grows tax-deferred and is easy to access when you need it through a combination of withdrawals and loans.

Accumulator Ascent can provide protection for your loved ones and growth potential for your future income needs.

Certain product features, benefits, rate classes, riders, terms and conditions may vary or may be unavailable when offered through the MultiLife Business Program.

What is Accumulator Ascent IUL? Let’s break it down.

Accumulator Ascent IUL is a flexible-premium adjustable life insurance policy with index-linked interest options. It’s designed to provide a death benefit for your beneficiaries and to maximize your policy’s cash value growth potential.

Accumulator Ascent’s multiple index strategies link your policy’s interest potential to the performance of market indexes. That potential can help your policy cash value grow for retirement or other income needs. And because your premiums are not actually invested in the market, you’re protected from losses due to market declines.

Each index strategy provides a minimum index crediting rate, so you’ll never experience a negative index credit. Plus, any index-linked credits your policy value receives are locked in and shielded from potential market declines in the future.

Accumulator Ascent IUL provides death benefit coverage with growth potential that can help with future income needs.

What do you want in your life insurance coverage?

I want to ensure my family is protected.

- Accumulator Ascent IUL provides a death benefit for your beneficiaries that is generally free of income taxes, leaving more for your family's future.
- When properly structured in a trust outside of your estate, the proceeds are also generally free of estate taxes.[2]
- Riders that can help provide additional protection if unexpected health issues arise.

I want to share in the upside potential of the market and limit downside risk.

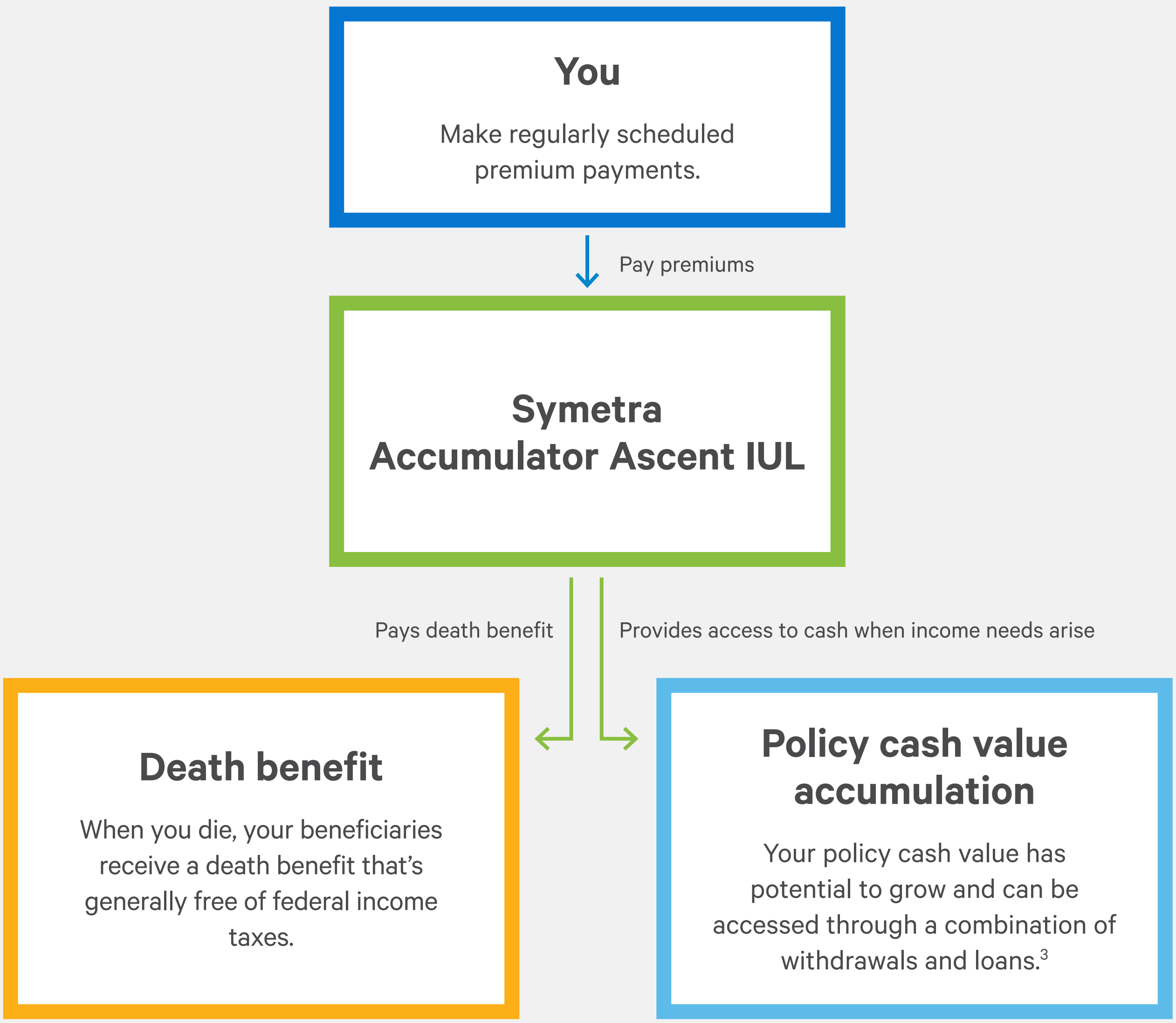
- Your policy cash value can grow based on the performance of the index strategies you select.
- Putnam Dynamic Low Volatility Excess Return Index™ Strategies provide more opportunity for growth and allow you to lock in potentially higher interest earnings under the right market conditions.
- Symetra Allocation Index (AI) Strategies seek to achieve or exceed your illustrated policy performance by automatically allocating funds to indexed accounts based on the level of market volatility using a widely accepted volatility indicator.
- Each index strategy provides a guaranteed floor of zero, so you'll never experience a negative index crediting rate.

I want a tax-efficient way to supplement retirement or other income needs.

- Your policy's accumulated value grows tax-deferred so values can potentially grow faster.
- Accumulator Ascent provides the flexibility to access your money when you need it through withdrawals and loans.[3]

How it works

Accumulator Ascent IUL provides death benefit protection plus policy cash value growth potential for future income needs.



How does Accumulator Ascent IUL help protect my family?

Accumulator Ascent IUL's built-in benefits have you covered.

Death benefit with a no-lapse guarantee[4]

Accumulator Ascent IUL's death benefit has a no-lapse guarantee that can prevent your policy from lapsing as long as certain minimum premium payment requirements are met. Death benefits are generally free of income taxes, leaving more for your family's future.

Accelerated protection against health concerns

Accelerated Death Benefit for Chronic Illness Rider[5]
If the insured is diagnosed with a chronic illness, a portion of the death benefit can be accessed in advance by the policyowner to help pay medical bills or other expenses. Up to 50% of the policy's death benefit ($500,000 maximum) can 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 the 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 the insured's health and safety.

If the optional Accelerated Death Benefit for Chronic Care Advantage Rider is selected, this rider is not available.

Accelerated Death Benefit for Terminal Illness Rider
If a licensed physician certifies that the insured is terminally ill with less than 12 months to live, up to 75% of the policy's death benefit (maximum $500,000) can be accelerated in a lump sum, without surrender charges.

How can Accumulator Ascent IUL help me share in the market's upside potential?

Symetra Accumulator Ascent IUL is designed to maximize your policy value growth and income potential. You have eight interest crediting options to choose from: seven indexed strategies plus a fixed interest option. Any growth within the index strategies is linked to the performance of the selected market index. Your policy can benefit from the potential growth of these external indexes, but it's also protected from market losses.

Index strategies

Index strategy	Market index	Index segment term
Putnam Dynamic Low Volatility Excess Return Index™ with Bonus	Putnam Dynamic Low Volatility Excess Return Index	1-Year Point-to-Point
Putnam Dynamic Low Volatility Excess Return Index™ with High Participation Rate	Putnam Dynamic Low Volatility Excess Return Index	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 assets: U.S. 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.

Index strategy	Market index	Index segment term
Symetra Allocation Index (AI)	S&P 500® Index or JPMorgan ETF Efficiente® 5 Index	1-Year Point-to-Point
Symetra Allocation Index (AI)	S&P 500® Index or JPMorgan ETF Efficiente® 5 Index	2-Year Point-to-Point

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.

Index strategy	Market index	Index segment term
S&P 500® Index Core	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 Core	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 Core	S&P 500® and JPMorgan ETF Efficiente® 5 Indexes	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

Any monies allocated to the fixed account are credited at our currently declared effective annual interest rate, which will never be less than the guaranteed minimum interest rate for the fixed account shown in your policy.

How your premiums are allocated

How your premiums are allocated to index strategies

Premium Payment

↓

Holding account

Your premium is received and premium charges are deducted. The balance is held until moved (or "swept") on the 14th of each month or the following business day into the fixed account or index strategies that you chose.

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Sample allocations = 100%

60% allocation	40% allocation
Putnam Index with Bonus 1-year point-to-point	**S&P 500® Index Core** 1-year point-to-point
INDEX SEGMENT START DATE: **Feb. 14, 2023** An index segment start date is set, plus any applicable index cap, participation rate, floor, and additional index credit rate.	INDEX SEGMENT START DATE: **Feb. 14, 2023** An index segment start date is set, plus any applicable index cap, participation rate and floor.
INDEX SEGMENT MATURITY DATE: **Feb. 14, 2024** The bonus plus any applicable index interest is credited on the segment maturity date.	INDEX SEGMENT MATURITY DATE: **Feb. 14, 2024** Any applicable index interest is credited on the index segment maturity date.

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The process repeats

You choose when your premiums are paid—either annually, semi-annually, quarterly or monthly. Premium charges are deducted from your premium and the balance is directed to the holding account. On your first allocation day, and each allocation day thereafter, your unallocated money is moved to your selected index strategies.

When your premium is allocated to an index segment, we set a start date and maturity date, plus an index cap, index spread (if applicable), index floor, participation rate, and an additional index credit rate (if applicable) that remain unchanged until the index segment's maturity date. When the index segment matures, any applicable index credit is applied to the starting value of the index segment based on that selected index strategy.

You may also elect dollar-cost averaging (DCA) of your premiums to your index strategies. DCA will spread the allocation of your net premium payments over a 12-month period to your chosen index strategies, as long as there are sufficient funds to transfer. The DCA program is ideally suited for annual and semi-annual premium payment modes and may help manage risk by spreading allocations to your index strategies over time. For more information about DCA, contact your insurance professional.

How your money is reallocated when the index segment matures

For most strategies, your money is reallocated based on your current allocations at the end of the index segment term.

Symetra's AI Strategies work a bit differently. When an AI index segment matures, current market conditions as determined by the Cboe Volatility Index (VIX) are taken into account, and a value is applied. Depending on where the value falls within the VIX threshold, your allocations will be automatically moved to either the S&P 500® Index account or the JPMorgan ETF Efficiente® 5 Index account.

In either scenario, new index segments and start dates are opened, and new participation rates, floors, and applicable index caps or spreads and additional index credit rates are set for another term.

How index credits are calculated

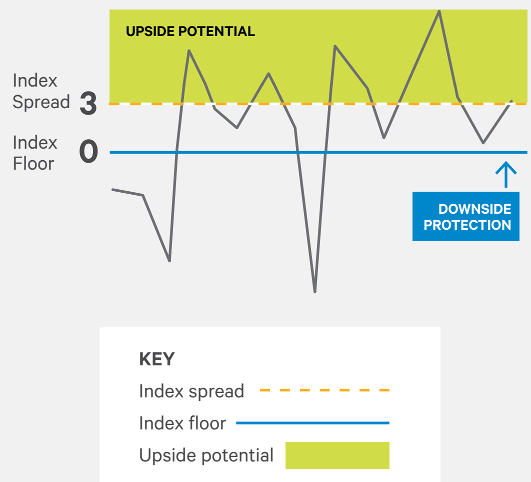
Index strategies credit interest by measuring the difference between the beginning and ending value of the measuring index (for example, the S&P 500) over a stated time period (one or two years)—a method known as "point-to-point." If the ending value of the measuring index is greater than the beginning value, the index segment is credited interest based on the growth, subject to the applicable index cap, spread, participation rate and floor.

How the cap, spread, participation rate and floor modify interest credited

Each index strategy includes an index floor and a participation rate, and it may include an index cap or an index spread.

The **floor** is the minimum index crediting rate, and it keeps your policy value from experiencing a negative index return. The **index cap** sets the limit on the maximum potential interest earned over the index term, and the **participation rate** establishes how much of the return is credited. The **index spread** is the minimum rate (expressed as a percentage) that the measuring index must achieve before any potential interest is credited. Any index growth exceeding the index spread is fully credited to the index segment value.

Hypothetical example of Symetra Allocation Index Strategy



The chart shows a hypothetical example of the index spread and the index floor based on the representative S&P 500 Index. Any growth above the index spread when the index segment matures is the upside potential. The index floor is zero.

Hypothetical example:

Symetra AI Strategy - 2-year point-to-point S&P 500 Index account	Example 1	Example 2	Example 3	Example 4
Beginning index value: January 14, 2022	1,000	1,000	1,000	1,000
Ending index value: January 16, 2024	1,150	850	1,070	1,030
Index change rate subject to:	15%	-15%	7%	3%
Index cap	No cap	No cap	No cap	No cap
Index spread	3%	3%	3%	3%
Index floor	0%	0%	0%	0%
Participation rate	100%	100%	100%	100%
Index crediting rate	**12%**	**0%**	**4%**	**0%**

How can Accumulator Ascent IUL supplement my retirement and other income needs?

You can access your policy value through a combination of withdrawals and loans—usually income-tax-free.

Withdrawals

Withdrawals from your policy are available after the first policy year. The maximum allowable withdrawal is based on your policy's net surrender value and other factors.

Loans

A portion of your policy value may be accessed as a loan. Loaned values will be assessed a loan interest charge, but they will also earn a loan interest credit. Two types of loans are available—standard and participating. Both are charged a fixed loan interest rate, but they vary in how the loan interest credit is calculated:

Standard loans	Participating loans
The loan value is held in a separate loan account—rather than in the index strategies—and receives a declared loan interest credit.	The loan value remains allocated to your selected fixed and index strategies—rather than in a separate loan account—and thus will be less predictable than standard loans.

You may change the loan type once a year on the policy anniversary. Only one loan type is available at any time. If you do not specify the type of loan, the policy loan will automatically default to the standard loan option.

Taxation of life insurance products

Withdrawals are typically taken prior to loans because they are treated as tax-free returns of your accumulated premiums (basis). When your basis is depleted, you have the option to switch from withdrawals to a standard or participating loan. These distributions may not be taxable while the policy remains in-force, but withdrawals, unpaid loans and accrued interest will reduce the death benefit paid to beneficiaries. Always consult with your legal or tax professional before taking loans or withdrawals. Note that this summary of tax treatment does not apply to modified endowment contracts, from which withdrawals and loans receive a more adverse tax treatment.

Ask your insurance professional for an illustration of how standard and participating loans work and for guidance in determining which loan type may be appropriate for you.

What else do I need to know?

Accumulator Ascent IUL offers even more included and optional benefits to keep your plans on track.

Included enhanced interest crediting features and riders

Lookback Guarantee
This guarantee may provide an increase in policy value if the average annual percentage rate of any actual index credits over the respective lookback guarantee period is less than the average annual percentage rate of any index credits based on the lookback guarantee rate 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
This rider protects your policy from lapsing and potentially losing its favorable tax treatment when an outstanding loan balance nears the policy cash 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.

Additional optional riders

- Accelerated Death Benefit for Chronic Care Advantage Rider
- Cancer Care Compass℠ rider package
- Charitable Giving Benefit Rider
- Supplemental Protection Rider
- Surrender Value Enhancement Rider

Important terms about index strategies

Additional Index Credit Amount (Bonus)	The amount added to your 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 Accumulator Ascent 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, shown in your policy. The terms “bonus rate” and “additional index credit rate” are used interchangeably in Symetra Accumulator Ascent IUL marketing pieces.
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 the next 30 days. Symetra is exclusively licensed to use the VIX in its life insurance products. Allocation Index Strategies use the VIX as the value (within the VIX threshold defined in your policy) that determines the movement of funds allocated to either the Allocation Index’s S&P 500® Index account or JPMorgan ETF Efficiente® 5 Index account when the index segment matures.
Index	A statistical composite, such as the S&P 500® Index, that measures changes in the value of the securities of which it is comprised.
Index Cap	The index cap is set by Symetra and is the maximum index crediting rate for an index segment. If a strategy has a limit on the index’s earnings potential during the index segment term, the limit is expressed as a percentage. The index cap 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 Change Rate	The percentage difference between the index value on the index segment maturity date and the index value on the index segment start date.
Index Credits	The dollar amount credited to the index account on the index segment maturity date. The dollar amount is the result of the applicable index strategy’s interest crediting formula.

Index Floor	The index floor is set by Symetra and is the minimum index crediting rate for 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 Segment	On each allocation date, any monies in the holding account are allocated to the index strategies you've selected and an index segment is created for each. At the end of each index segment's term, any applicable index credits are applied and a new index segment is created based on your current allocation instructions.
Index Segment Term	The time period over which the change to the index is defined. 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, the index segment value for an index segment is the portion of the policy value allocated to the index segment, minus withdrawals, standard loans and monthly deductions taken during the index segment term, plus any index credits earned.
Index Spread	The index spread is set by Symetra and is the minimum rate (expressed as a percentage) that the measuring index must achieve before any potential index credits are credited. Any index growth exceeding the index spread is fully credited. If the index spread is not met, there will be no index credits earned.
Participation Rate	The participation rate is set by Symetra and determines what percentage of the total index segment growth over the index segment term will be credited after any applicable index cap. The participation rate for each index segment is set on the index segment start date.

Why Accumulator Ascent IUL?

Death benefit protection with a no-lapse guarantee

A death benefit can help ensure your plans for your family or your business are protected when you're gone.

Growth opportunities

Index-linked strategies can help you potentially accumulate more for retirement and other income needs.

Supplemental income opportunities

You have access to cash through withdrawals and loans for retirement or other income needs that may arise.

Talk to your insurance professional to learn more about Symetra Accumulator Ascent IUL.

Why Symetra?

We love what we do. Symetra provides annuities, life insurance and employee benefits that help people live with financial security and confidence, and we've done it for more than 60 years. Like our icon—the swift—we're quick, hardworking and nimble in serving our customers. We can help your financial future take flight.

Three guiding principles form the foundation for how we make decisions: Value, Transparency and Sustainability—or VTS. Simply put, VTS defines how we do business inside and out. What does it mean?

- **Value:** Products and solutions people need at a competitive price—backed by dedication to excellent customer service.
- **Transparency:** We communicate clearly and openly so people can understand what they are buying.
- **Sustainability:** Our products stand the test of time. We're financially disciplined so we'll be here when customers need us.

To learn more about Symetra, visit www.symetra.com.

Important information

Symetra Accumulator Ascent 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 98004-5135. 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 ICC17_LC1.

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, Supplemental Protection Rider form number ICC17_LE6, 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 Compass℠ is a rider package comprised of the Cancer Insurance Rider and the Value Added Services Rider. The Cancer Insurance Rider is usually issued under rider form number L-10351. The Value Added Services Rider is usually issued under 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.

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. 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. Exercising the rider may have tax consequences. Please consult with a qualified tax professional for more details.

The Overloan Lapse Protection Rider is only available on Symetra Accumulator Ascent IUL life insurance policies with the Guideline Premium Test (GPT) for life insurance.

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 your tax professional regarding the risks associated with exercising this rider.

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.

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 Accumulator Ascent 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 indexes 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 Symetra Allocation Index Strategy does not guarantee a greater index credit for any index segment term.

Election of a Putnam Index Strategy does not guarantee a greater index credit for any index segment term.

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[1] In most instances, life insurance proceeds are not subject to federal income taxes.

[2] If the policy is properly structured in a trust outside of your estate, the proceeds are also free of federal estate taxes. A trust should be drafted by an attorney familiar with such matters. Failure to properly structure could result in adverse treatment of trust proceeds. Symetra Life Insurance Company does not provide tax advice.

[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. The tax treatment of a loan with a net charge of zero is unclear and could be adverse to the policyowner.

[4] Symetra's No-Lapse Guarantee can prevent your policy from lapsing for up to 20 years, depending upon the insured's age at issue. As long as total premiums paid to date, less any withdrawals and loan indebtedness, is greater than the accumulated minimum monthly premiums, the policy will not terminate before the No-Lapse Guarantee Expiry Date—even if the net surrender value is insufficient to cover the monthly deductions. As long as total premiums paid to date, less any withdrawals and outstanding loans, is greater than the accumulating minimum monthly premiums, the policy will not terminate before the no-lapse guarantee date—even if the net surrender value is insufficient to cover the monthly deductions.

[5] "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.

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