

INTRODUCING

# Symetra Accumulator Ascent IUL

INDEXED UNIVERSAL LIFE INSURANCE

## Take their future plans to greater heights

Helping clients provide for their families today while planning for their retirement tomorrow can be a balancing act. That's why we designed Symetra Accumulator Ascent IUL to provide both death benefit protection and growth potential for their future income needs. With several index strategy options to choose from—including our exclusive Putnam Dynamic Low Volatility Excess Return Index™ Strategies (Putnam Index Strategies) and our Allocation Index (AI) Strategies—clients can maximize their policy cash value accumulation potential and policy distributions, all with one easy-to-understand IUL product.

### Highlights of Accumulator Ascent IUL



#### Death benefit protection

Your clients' beneficiaries receive a death benefit that is generally free of income taxes, leaving more for their family's future.



#### Strong growth potential

Your clients' money has opportunities to grow based on the performance of their selected index strategies.



#### Exclusive index strategies

Exclusive to Symetra, our Putnam Index Strategies and industry-first AI Strategies can help provide your clients with even stronger policy growth potential and market volatility control.



#### Supplemental income opportunities

Clients have access to cash through withdrawals and loans for retirement or other supplemental income needs that may arise.<sup>1</sup>



#### Transparency

We designed Accumulator Ascent with simplicity in mind. Built on our guiding principles of Value, Transparency and Sustainability, Accumulator Ascent provides both attractive performance features and straightforward crediting and expense factors.

**Contact our Life Sales Desk to learn more about how Symetra Accumulator Ascent IUL can provide protection and growth potential for future income.**

#### Symetra Life Sales Desk

1-877-737-3611

Weekdays, 8 a.m. to 6 p.m. ET

[lifesales@symetra.com](mailto:lifesales@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 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; however where available, it is usually issued under policy form number ICC17\_LC1.

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

Election of the Symetra Allocation Index (AI) and/or Putnam Index Strategies does not guarantee a greater index credit for any index segment term.

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.

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.

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 subject to the minimum allocation amounts and are based on the allocation instructions provided at time of application. Allocation instructions 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 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.

Policy 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 endorsement form numbers: Symetra Allocation Index 1-Year Point-to-Point form number ICC20\_LE6. Symetra Allocation Index 2-Year Point-to-Point form number ICC20\_LE7, Putnam Dynamic Low Volatility Excess Return Index with Bonus Index Account form number ICC22\_LE2, Putnam Dynamic Low Volatility Excess Return Index with High Participation Rate Index Account form number ICC22\_LE3.

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.

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 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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This is not a complete description of the Symetra Accumulator Ascent IUL product. For a more complete description, please refer to the policy.

<sup>1</sup> Withdrawals and loans may reduce or eliminate the death benefit payable to your clients' 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 client's policy. Withdrawals are taxable only when your clients take more money out of the policy than they've paid in premiums. If your client's 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.



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