

INTRODUCING

Symetra Protector IUL

INDEXED UNIVERSAL LIFE INSURANCE

Providing a higher level of flexible protection

Life insurance can be an important addition to a client's financial strategy. With Symetra Protector IUL, clients can get cost-effective life insurance protection with built-in flexibility for life's changing needs. Plus, they have potential for cash value growth through index strategy options that can help provide even stronger policy growth potential and market volatility control. Life can be uncertain, but life insurance coverage with flexibility and options can help clients rest easier at night.

Highlights of Protector IUL



Guaranteed death benefit protection

With our built-in Lapse Protection Benefit, the death benefit for your client's family or business is guaranteed as long as premiums are paid and the policy remains in-force.¹



Policy flexibility

The policy's coverage amount, policy duration and premium payments can be tailored to fit your client's needs, and they can choose from several index strategies based on their outlook for the future.



Growth potential

Your client's money has opportunities to grow based on the performance of their selected index strategies—including our exclusive Putnam Dynamic Low Volatility Excess Return™ Index Strategies and industry-first Allocation Index (AI) Strategies!



Access

If their financial needs change, clients can get access to their policy cash value through policy withdrawals and loans—usually income-tax-free.²

Contact our Life Sales Desk to learn more about Symetra Protector IUL and how it can provide clients with a *higher level of life insurance protection.*

Symetra Life Sales Desk
1-877-737-3611
Weekdays, 8 a.m. to 6 p.m. ET
lifesales@symetra.com

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; however where available, it is usually issued under policy form number ICC18_LC2.

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: 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, Symetra Allocation Index 1-Year Point-to-Point form number ICC20_LE6 and Symetra Allocation Index 2-Year Point-to-Point form number ICC20_LE7.

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

Election of a Symetra Allocation Index Strategy and/or Putnam Dynamic Low Volatility Excess Return Index Strategy 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 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 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.

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 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.

The Putnam Dynamic Low Volatility Excess Return Index (the "Index") is the property of Putnam Investments, LLC, which has contracted with S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices LLC) to calculate and maintain the Index. The Index is not sponsored by S&P Dow Jones Indices or its affiliates or its third party licensors (collectively, "S&P Dow Jones Indices"). Neither Putnam Investments, LLC nor S&P Dow Jones Indices will be liable for any errors or omissions in calculating the Index. Putnam Dynamic Low Volatility Excess Return Index™ is a trademark of Putnam Investments, LLC. "Calculated by S&P Dow Jones Indices" and the related stylized mark(s) are service marks of S&P Dow Jones Indices and have been licensed for use by Putnam Investments, LLC. S&P® is a registered trademark of Standard & Poor's Financial Services LLC ("SPFS"), and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones").

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The JPMorgan ETF Efficiente® 5 Index ("JPMorgan Index") has been licensed to Symetra Life Insurance Company (the "Licensee") for the Licensee's benefit. Neither the Licensee nor Symetra indexed universal life insurance (individually, the "Products") are sponsored, operated, endorsed, recommended, sold or promoted by J.P. Morgan Securities LLC ("JPMS") or any of its affiliates (together and individually, "JPMorgan"). JPMorgan makes no representation and gives no warranty, express or implied, to policyowners in or those otherwise taking exposure to the Products. Such persons should seek appropriate professional advice before making any investment. The JPMorgan Index has been designed and is compiled, calculated, maintained and sponsored by JPMS without regard to the Licensee, the Products or any policyowner. JPMorgan is under no obligation to continue compiling, calculating, maintaining or sponsoring the JPMorgan Index. JPMorgan may independently issue or sponsor other indices or products that are similar to and may compete with the JPMorgan Index and the Products. JPMorgan may also transact in assets referenced in the JPMorgan Index (or in financial instruments such as derivatives that reference those assets). These activities could have a positive or negative effect on the value of the JPMorgan Index and the Products..

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

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 the policy is greater than the sum of all outstanding policy loans and loan interest. Loans, withdrawals, or late or delayed premium payments may affect the duration of the Lapse Protection Benefit.

² 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 policy. Withdrawals are taxable only when your clients take more money out of the policy than they've paid in premiums. If the 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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