

## FIRST SYMETRA TERM LIFE

Protect your loved ones or business with competitively priced term life insurance from First Symetra.

- **Guaranteed premiums** for full 10-, 15-, 20- or 30-year periods
- **Renewable** coverage up to age 80

<b>Minimum Size Policy</b>	\$100,000
<b>Minimum Issue Age</b>	15 years for Non-nicotine and Standard; 20 years for Preferred Best, Preferred Plus, Preferred, and Standard Plus
<b>Maximum Issue Age</b>	70 – 10-year 65 – 15-year 60 – 20-year 50 – 30-year
<b>Additional Term Rider</b>	Available for family member or business partner, starting at \$50,000
<b>Premium Classes</b>	<b>Preferred Best</b> starting at \$500,000; <b>Preferred Plus</b> starting at \$250,000; <b>Preferred, Non-nicotine, Standard Plus</b> and <b>Standard</b> starting at \$100,000

- Not a bank or credit union deposit or obligation
- Not FDIC or NCUA/NCUSIF insured
- Not insured by any federal government agency
- Not guaranteed by any bank or credit union

## Optional Benefits

<b>Insured Children's Benefit</b>	\$1,000–\$10,000 of Life Insurance coverage for insured's children, ages 0–17. Coverage lasts until age 25, and may be converted to a separate policy up to 5 times the coverage amount at that time.
<b>Waiver Benefit</b>	Waives premiums due and continues coverage when primary insured is deemed totally disabled.
<b>Accidental Death Benefit</b>	If the insured dies from an accidental death, an additional death benefit will be paid up to \$250,000.
<b>Guaranteed Insurability Option<sup>1</sup></b>	Guarantees insurability by allowing the policy owner to purchase additional coverage (\$10,000–\$45,000 depending on age) at specific option dates without evidence of medical insurability.

<sup>1</sup> Guaranteed Insurability Option is not available on policies with an additional term rider.

Term Life is issued by First Symetra National Life Insurance Company of New York, New York, NY. The policy form number for Simplified Issue Term Life is L-9840/NY 12/05.

**SYMETRA**<sup>SM</sup>  
FINANCIAL

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