

Life Insurance as an Asset Class

Using life insurance to create a predictable legacy



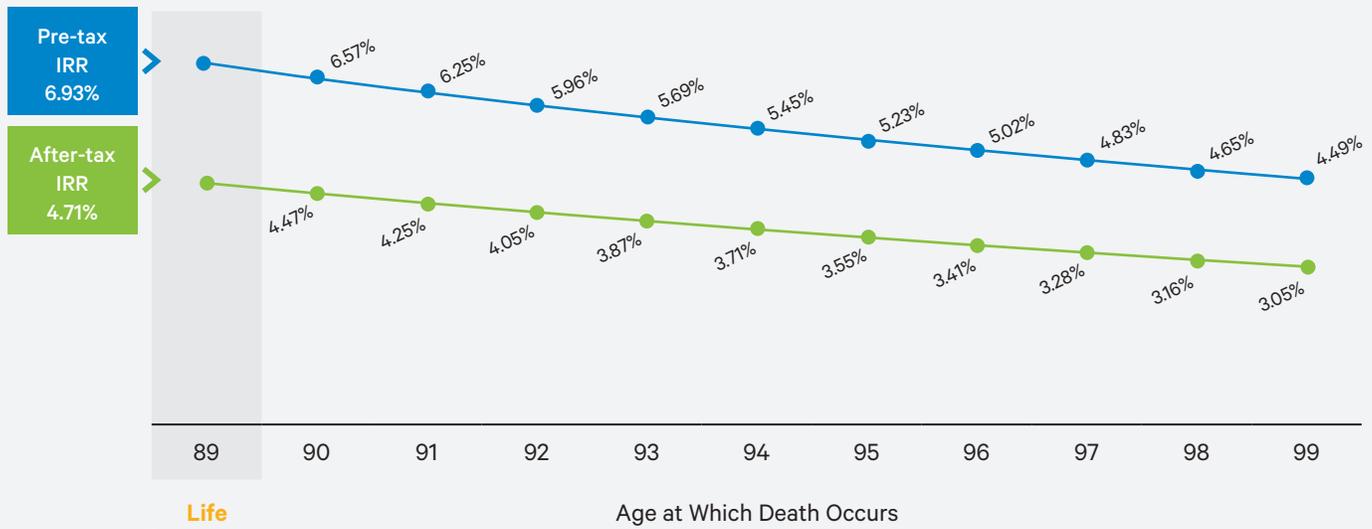
In times of economic uncertainty, many individuals turn to life insurance to help stabilize their retirement portfolios. Why?

Unlike alternative assets held in an investment portfolio affected by the market's ups and downs, life insurance provides a stipulated payment correlated to mortality.

Additionally, if properly structured in a trust that exists outside of the taxable estate, the death benefit proceeds are paid to the trust free of federal income and estate taxes.

Example

Internal Rates of Return (IRR) on \$3 Million Death Benefit^{1,2}



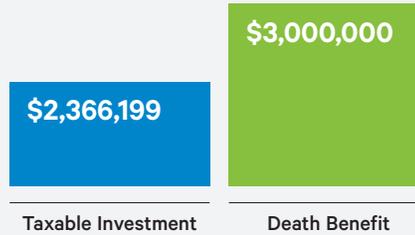
Life Expectancy



For a 67-year-old female, by life expectancy (age 89) the probability of death occurring is 49%.³

Which legacy would your clients rather leave for beneficiaries?⁴

Earning average annual returns of 5% (subject to 32% federal income taxes), it would take approximately 8 more years beyond age 89 (life expectancy) for the investment to grow to match the \$3 million death benefit guaranteed from day one of owning the policy provided premiums are paid as illustrated and no loans or withdrawals are taken.



27% more!

The death benefit would provide **\$633,801** more to the client's beneficiaries.

Amount received if death occurs at life expectancy (age 89).

Call us for an illustration and see how Symetra Protector IUL could potentially help your clients leave more to their beneficiaries.

Life insurance is issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004-5135. Products are not available in all U.S. states or any U.S. territory.

Symetra Protector IUL is a flexible-premium adjustable life insurance policy with index-linked interest options. Policy form number is ICC18_LC2 in most states.

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

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.

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, 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 Protector IUL policy. For a more complete description, please refer to the policy.

Neither Symetra Life Insurance Company, nor its producers or employees give tax or legal advice. Clients should consult with their attorney or tax professional for more information.

¹ The Internal Rate of Return (IRR) is the annual effective after-tax interest rate at which life insurance premiums must accumulate in order to match the value of the death benefit at the end of the referenced year.

² This hypothetical is for a 67-year-old female with a \$3,000,000 face amount Symetra Protector IUL policy, Preferred Non-Nicotine rate class and annual premiums of \$126,888 for 10 years (illustrated at a 4.90% initial crediting rate with the JPMorgan ETF Efficiente[®] 5 Core Index - 1 Year Point-to-Point, current policy charges). Policy remains in-force to age 119 with a no-lapse guarantee benefit for 23 years or to age 90. Illustrated amounts are current as of Sept. 2021, but are subject to change without notice. Please check current index cap and participation rate information. By life expectancy, age 89, the probability of death occurring is 48.79%. In this scenario, the investment must have earned an average annual interest rate of 4.71%, subject to a federal income tax rate of 32% (6.93% before taxes), in order to equal the life insurance policy's death benefit of \$3 million.

³ Life Expectancy (LE) is based on the average age at death based on current age, as well as the average probability of death by a certain year. The table used is 2008 VBT (Valuation Basic Tables) produced by the NAIC (National Association of Insurance Commissioners) and SOA (Society of Actuaries). This table is based on the most recent mortality experience for a single life and is intended to provide a minimum standard for the valuation of standard ordinary life insurance. Joint and survivorship life will produce different outcomes. It is important to note that this table should not be used to predict life expectancies and should only be used as a reference. There are many tables available in addition to 2008 VBT Table to calculate life expectancies and other probabilities. This is not a recommendation to forecast or predict the future.

⁴ Chart compares what legacy beneficiaries would receive if, each year starting at age 67, the policyowner placed \$126,888 each year for 10 years into a taxable investment earning an average annual rate of 5% (subject to a federal income tax rate of 32%) instead of paying premiums on a universal life insurance policy with a no-lapse guarantee.

Contact Us

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