



# Coverage on their terms

## with Symetra Term Life Insurance

It's hard work to support a family or build a business, and clients could put them both at risk if they pass away without life insurance. Symetra Term Life Insurance can help.

### Advantages include:

- **Customized coverage**  
Terms of 10, 15, 20 or 30 years are available.
- **Competitive and predictable premiums**  
Premiums are guaranteed to never increase during their coverage term, so clients will always know what their cost will be.
- **Included and optional riders**  
The Accelerated Death Benefit for Terminal Illness Rider, Insured Children's Term Insurance Rider and Waiver of Premium Rider are just a few.<sup>1</sup>
- **Business protection**  
Death benefit proceeds can be used to help protect a business from the loss of high-value business owners or employees (key persons), to attract and retain top talent (executive bonus plans), or to assure the seamless transfer of business ownership upon death (buy-sell agreements).
- **Option to convert**  
If circumstances change and clients want permanent coverage, they may be eligible to convert their term policy to a permanent policy.<sup>2</sup>

Contact us today to help ensure your clients' needs are covered.

#### Symetra Life Sales Desk

1-877-737-3611

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

[lifesales@symetra.com](mailto:lifesales@symetra.com)

Symetra Term Life Insurance is issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Policy form number is ICC18\_LC1 in most states. Not available in all U.S. states or any U.S. territory

Policy riders are not available in all states, and terms and conditions may vary by state in which they are available. Where available, they are usually issued under the following form numbers: Insured Children's Term Insurance Rider form number ICC18\_LE4, Waiver of Premium Rider form number ICC18\_LE3 and Accelerated Death Benefit for Terminal Illness Rider form number ICC16\_LE1.

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.

Receipt of an accelerated death benefit may be taxable. Clients should consult with their personal tax or legal professional before exercising this rider. They may also lose their 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 of 1986, as amended. The death benefit and loan value will be reduced if an accelerated death benefit is paid. There is no restriction on the use of proceeds of these accelerated death benefits.

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

<sup>1</sup> Please refer to the product fact sheet, LIM-1483, for additional product and rider details.

<sup>2</sup> Policyowners can request to convert their term life insurance policy to a permanent life insurance policy that we offer for conversion in the policyowner's state of residence. Conversions may be requested prior to the end of the 10th policy anniversary or the policy anniversary following the insured's 70th birthday, whichever is earlier. A conversion is not available if an accelerated death benefit was exercised on the policy.



Symetra Life Insurance Company  
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[www.symetra.com](http://www.symetra.com)

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