

# Coverage on their terms

## with First 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. First 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).

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

#### First Symetra Life Sales Desk

1-877-737-3611

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

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New York, NY

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First Symetra Term Life Insurance is issued by First Symetra National Life Insurance Company of New York, New York, NY; mailing address: P.O. Box 34690, Seattle, WA 98124. Policy form number is L-10147/NY 5/16.

The Accelerated Death Benefit for Terminal Illness Rider form number is L-9950/NY 10/04; Insured Children's Term Insurance Rider is L-9756/NY 10/07; and Waiver of Premium Rider is L-9676/NY 10/04.

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 accelerated death benefits.

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

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