

## AGENT ADVISORY

**Advisory #:** 2008-88

**Date:** July 18, 2008

**Effective Date:** August 1, 2008

**To:** West Virginia Agencies Appointed with Symetra Life Insurance Company

**RE:** New West Virginia Regulation for Individual Life Illustrations

Effective August 1, 2008, agents in West Virginia must comply with the NAIC Life Insurance Illustration Regulation. This is your implementation packet, which includes the following:

- Complying with the Life Insurance Model Regulation, LU-896
- Illustration of Life Insurance Certification, LU-680
- Copy of West Virginia's illustration regulation, Rule 114-11C

For additional copies of the form, LU-680, you may re-order through our Sales Center at the number below or make photocopies of the form provided.

Please note that these regulations affect non-securities products with non-guaranteed interest rates. **It does not include our Symetra Level Term Life or Whole Life.** Quotes or proposals may be used for these products instead of illustrations. The new regulation applies to illustrations for:

- **Symetra Universal Life policies**
- **Symetra Annual Renewable Term policies**

For the products listed above, we will require a complete and signed illustration or a signed LU-680 6/08 Illustration Certificate with each submitted application.

Symetra's Universal Life insurance can be a good product consideration for your clients who want permanent coverage and the opportunity to accumulate account value on a tax-preferred basis. Our online Express Application process, the online pending report and accessible underwriters combine to make the process of selling permanent life insurance as easy as possible.

Our Sales Center is available for questions or to order any additional new forms from 6 a.m. to 5 p.m. at 1-800-706-0700 or [invest@symetra.com](mailto:invest@symetra.com).

Sincerely,

Michael E. Madden  
Individual Life  
Symetra Life Insurance Company