

**Symetra Life Insurance Company
Individual Life Policies
Commission Schedule Endorsement**

Basic First-Year Commissions

CASH VALUE POLICIES

Universal Life Policies

Symetra Universal Life60%
All premium up to first "Annual Target"

SYMETRA Successor Single Premium Life

Ages 15 years - 80 years..... 5.75% of Single Premium
Ages 81 – 85 years 4.00% of Single Premium

SYMETRA TERM LIFE INSURANCE

All face amounts

10-Year and 15-Year Level Term..... 85% of Annual Premium less policy fee
20-Year and 30-Year Level Term 100% of Annual Premium less policy fee

Policy Term Riders Same First-Year Rate as Base Policy

SUPPLEMENTAL BENEFITS

Accidental Death,

Guaranteed Insurability Option, and Waiver of Premium..... Same First-Year Rate as Base Policy

Insured Children's Benefit..... Same First-Year Rate as Base Policy

Basic Renewal Commissions

CASH VALUE POLICIES

Universal Life Policies

Symetra Universal Life

Excess premium over first "Annual Target" through 6th policy year 3%

Symetra Accelerated Universal Life

Excess premium over first "Annual Target" through 6th policy year 3%

Target Excellence

Excess premium over first Commissionable Target Premium through 6th policy year 3%

Target Premium

Excess premium over first "Annual Target" through 6th policy year 3%

Flexible Premium

2nd through 6th policy years 2.5%

plus 10% of the cost of insurance in the 2nd policy year

and 5% of the cost of insurance in the 3rd through 6th policy years

TERM POLICIES AND RIDERS

Annual Renewable Term

2nd through 6th policy years

Symetra Annual Renewable Term 3%

Symetra -Term 100 (available only in New Hampshire)..... \$25,000 - \$249,999 5%

Policy Term Riders

2nd through 6th policy years..... Same Renewal Rate as Base Policy

ALL OTHER CASH VALUE POLICIES, OTHER TERM POLICIES, AND SUPPLEMENTAL BENEFITS EXCEPT EXPERT LEVEL

TERM AND SYMETRA TERM LIFE INSURANCE

2nd policy year 10%

3rd through 6th policy years 5%

Trail Commissions (Target Excellence Universal Life Only)

Trail Commissions are payable in the 2nd and subsequent policy years as noted below:

Target Excellence

2nd through 9th policy years	0.25% of accumulation fund
on each policy anniversary in which the accumulation fund equals or exceeds \$10,000	
10th and subsequent policy years	0.25% of accumulation fund
on each policy anniversary	

Service Fees

Service Fees are payable in the 7th and subsequent policy years as noted below:

Flexible Premium Universal Life	2.5%
plus 2% of the cost of insurance	
All other plans except Expert Level Term and Symetra Term Life Insurance	2%

NOTE: Within a pension plan, only Unisex Target Excellence may be sold.

Not all products are filed in all states. Contact your local Symetra office for further information.

THIS ENDORSEMENT MAY BE MODIFIED OR CANCELED BY THE COMPANY AT ANY TIME BY PROVIDING WRITTEN NOTICE.

Agency is responsible for ensuring that no business is solicited by any representative until that representative is authorized and appointed to represent either, or both, Company(ies).