

PROTECTION WHEN YOU NEED IT MOST



FIRST SYMETRA TERM LIFE INSURANCE

- Not a bank or credit union deposit or obligation
- Not FDIC or NCUA/NCUSIF insured
- Not insured by any federal government agency
- Not guaranteed by any bank or credit union

SYMETRA[®]
FINANCIAL

FIRST SYMETRA NATIONAL
LIFE INSURANCE COMPANY
OF NEW YORK

Your family deserves financial security.

You work hard to build a life for you and your family. You make a home for them, you tend to their needs, and you protect them from life's unexpected challenges. As a responsible individual, you do everything you can to protect all you've worked so hard to build. Life insurance – like all insurance – is simply a way for you to protect your family's lifestyle. Think of it as “way of life” insurance.

Today's generation of Americans faces new challenges when protecting their families' financial security.

WHY?

1. Virtually All Americans Are Underinsured¹

The most recent Survey of Consumer Finances² conducted by the Federal Reserve Board found that, on average, households held only one-quarter of the total life insurance amount needed to assure both the husband and wife an undiminished standard of living.

¹ Scott Burns, syndicated columnist, *Yes, There is a Reason to Have Life Insurance*, Seattle Times, October 31, 2004.

² February 2002

Will your insurance meet your family's needs?

“As a general rule, people underestimate how much life insurance they need to generate enough proceeds to adequately support their beneficiaries.”

*- Mario C. Giganti, Managing Director
Azure Fiduciary*

2. Ongoing Inflation

Even an annual average inflation rate of just three percent can reduce the desired effect of your life insurance proceeds.

Will your benefits keep pace with inflation?

3. Increasing Life Expectancy of Heirs

Life expectancy has increased significantly during the last century. This means your surviving family members will need lost income for more years.

Is your family prepared for life without you?





A SOLUTION: FIRST SYMETRA TERM LIFE INSURANCE

With term insurance, you can:

Help ensure your family's financial stability

Your family depends on your earning ability. Life insurance can be used to provide needed funds while your family is adjusting.

Protect your family from unpaid debt

Unpaid mortgages, car loans, medical bills and credit card debts can cause extra financial strain on the family members you leave behind. Life insurance can pay off these obligations, freeing up other assets for your family to use.

Secure your children's future

Education is an opportunity and it takes money to turn this opportunity into reality. Life insurance can help secure your children's future and dreams.

Provide tax-free funds to your loved ones

Life insurance proceeds pass to your heirs free of income tax.

Tailor coverage to your specific needs

If your need for insurance will end at a specific time (for instance when your mortgage ends or when your loved ones are financially self-sufficient), you can choose the term (10, 15, 20 or 30 years) that fits your needs.

THE FIRST SYMETRA ADVANTAGE

Flexibility

You can adjust your life insurance as your needs change. Your term coverage will renew annually until age 80 as long as you continue to pay the premiums.

Predictability

During the term of your policy, the premiums are guaranteed to never increase.

Adaptability

There is a variety of coverage options that can be added to customize your policy to meet your specific needs.

Added Value

Insured Children's Benefit

For just a few dollars a month, you can provide up to \$10,000 of coverage for all of your eligible children.

4" high pocket

To be engineered by printer

Term life insurance is issued by First Symetra National Life Insurance Company of New York, New York, NY. The policy form number for Term Life is L-9840/NY 12/05.

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