

SYMETRA COMPLETE VARIABLE LIFE INSURANCE¹

Description	Complete Variable Life Insurance (VL) is a one-of-a-kind flexible premium variable life insurance product. It is designed to serve as an asset management vehicle that allows for on-going accessibility – and only charging the minimum amount of death benefit needed to remain classified as life insurance. ² The result is compounding, tax-deferred growth, financial protection, and ultimately, federal income tax-free death benefit transfer. ³
Benefit Provided	More efficient tax-deferred growth. Upon death of named insured, beneficiaries receive death benefit 100% free of federal income tax. ³
Minimum Insured Issue Ages	0–14 Standard 15–90 Standard Nicotine, Standard Non-nicotine, Preferred Non-nicotine
Target Market	High net worth clients; 45–75 age bracket
Minimum Issue Size	\$25,000 premium If 1035 exchange, initial accepted premium may be less than \$25,000 as long as total meets or exceeds \$25,000 and value assigned to Symetra.
No Lapse Design	Policy will not lapse (as long as outstanding loans and loan interest do not exceed the Policy Values).
Death Benefit	Policy uses an age-variable death benefit factor ² to calculate the death benefit amount on any given date. This death benefit is equal to the Policy Value on that date multiplied by the factor.
Investment Options	Symetra Fixed Account and 70 portfolio options.
Product Fees	State Premium Taxes, Cost of Insurance. Annual Mortality and Expense Risk Charge: 0.75% Monthly Asset-Related Administration Charge: 0.025% Not to exceed \$8 per month Annual Distribution Charge: 1.50%
Portfolio Fees	Total Annual Portfolio Operating Expenses Range: 0.14% – 1.53% (after any waiver or expense reimbursement ⁴)

¹ A patented FutureSystem™ Life Model design.

<p>Withdrawals and Loans</p>	<p>Withdrawals</p> <ul style="list-style-type: none"> • No Surrender Charges • No minimum amount per withdrawal • Each sub-account reduced proportionately (unless otherwise directed) <p>Loans⁵ Zero net cost</p>
<p>1035 Exchanges</p>	<p>1035 exchanges are accepted in the first policy year.</p>
<p>Policy Value</p>	<ul style="list-style-type: none"> • All new net premiums from the date of receipt are allocated as directed. • Each day, the Policy Value is determined based on that day's separate account values and the interest credited to the fixed account. • On same date every month, the monthly charge and the accrued daily asset charges are deducted.
<p>Investment Option Transfers</p>	<ul style="list-style-type: none"> • Up to 12 free transfers per policy year allowed. • Free automated rebalancing. • Up to 25% of the Policy Value into or out of the Fixed Account in any one policy year.
<p>Sales Process</p>	<p>Symetra Express makes finishing a Complete transaction an easy process. In just 10 minutes, you can quote and apply for Symetra Complete VL coverage. Paper application also available.</p>

Before investing, clients should carefully consider the investment objectives, risks, charges and expenses. This and other information is contained in the contract prospectus and the underlying portfolio prospectuses. Clients should call or write their Registered Representative or Symetra for free copies of the prospectuses and read them carefully before investing.

Past Performance is no guarantee of future returns. The investment return and principal value of an investment will fluctuate; and units, when redeemed, may be worth more or less than their original cost.

A 10 percent federal tax penalty may also apply to amounts withdrawn prior to age 59½. Withdrawals or loans on modified endowment contracts (MEC) may be subject to federal income tax and a 10% IRS penalty.

Symetra Complete Variable Life Insurance and Symetra Complete Advisor Variable Life Insurance are flexible premium variable life insurance policies issued by Symetra Life Insurance Company. Policy form number for Complete and Complete Advisor in most states is L-9971 6/06; for Oregon L-9971/OR 6/06. Complete Advisor for Oregon is L-9974/OR 6/06. Not available in all U.S. states or any U.S. territories.

Securities are offered through Symetra Securities, Inc. ("SSI"), member SIPC. Life insurance and annuities are issued by Symetra Life Insurance Company ("SLIC") and are not available in all U.S. states or any U.S. territory. SSI and SLIC are affiliates and are both located at 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004-5135.

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

² Built on the minimum allowable for classification as life insurance (per tax code 7702).

³ Client should consult their tax advisor for more information.

⁴ The portfolio expenses incorporate waivers or expense reimbursements currently in effect and are subject to change based on each portfolio's contractual arrangements and fund company board approval. See individual portfolio prospectus for complete details.

⁵ This is a taxable event.



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