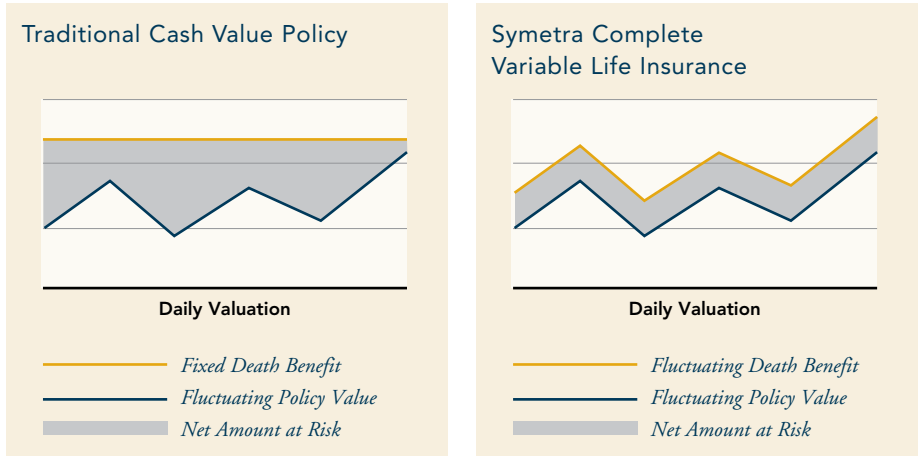


Daily Valuation Graphs

Symetra Complete Variable Life Insurance¹

1 FIXED DEATH BENEFITS OFTEN HAVE INSURANCE COSTS THAT INCREASE IN DOWN MARKETS.

A traditional cash value policy may pay out the same death benefit today as it will tomorrow, but the cost for that same insurance could increase as markets decline.



2 The benefits of a truly unique life insurance product design

- Nothing like it exists anywhere else.¹
- Solves traditional life insurance problem of diminishing returns and an annuity's tax shortcomings.
- Policy will not lapse as long as outstanding loans do not exceed account value.
- No surrender charges (other fees and charges apply).²
- Cost-effective vehicle for wealth transfer.

3 DOES YOUR CLIENT NEED THIS PRODUCT AS A FACILITATOR FOR FEDERAL INCOME TAX-FREE WEALTH TRANSFER?

(PLAN NEVER TO NEED THE MONEY)

Customers have attempted to address these issues by choosing a traditional form of an annuity or life insurance. An annuity's death benefit is subject to federal income tax. Life insurance death benefits are exempt from federal income tax, yet their values may compound slower than those of annuities.³



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¹ An approved FutureSystem™ Life Model design. Patent Pending.

² Fees and charges may include administration or distribution charges, mortality and expense risk charges, cost of insurance, and/or underlying portfolio fees and expenses.

³ Consult your tax advisor for additional information.

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