

# PROTECTION YOU NEED, OPTIONS YOU WANT



## SYMETRA PROTECTOR 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
- May lose value

**SYMETRA**<sup>®</sup>  
FINANCIAL

*Your loved ones rely on you for little things like telling bedtime stories and big things like making sure there's a safe place to call home. Life insurance provides more than financial security, it helps protect your family's dreams.*

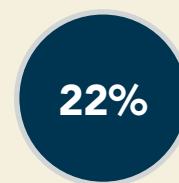
## WHY LIFE INSURANCE?

### 1 TO PAY EVERYDAY LIVING EXPENSES

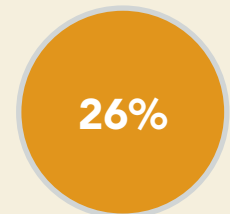
Almost half of American households — 48 percent — admit they'd quickly have trouble paying bills if the family's primary wage earner died.<sup>1</sup> If the people you care about rely on your income, you need life insurance.

#### Could Your Family Meet Everyday Expenses?

*Almost half of households admit they'd have trouble paying bills if the primary wage earner died.<sup>1</sup>*



*Immediate Trouble*



*Trouble Within a Few Months*

### 2 TO PROTECT THE FAMILY HOME

The average American family spends one-third of its budget on housing costs.<sup>2</sup> Making sure the mortgage can be paid off in the event that the primary wage earner dies can relieve loved ones of a huge financial burden and make it easier for them to remain in the family home.

#### What Is the Average Mortgage Debt?<sup>3</sup>

\$361,988

California (highest)

\$191,917

Average U.S. Mortgage Debt

\$94,765

West Virginia (lowest)

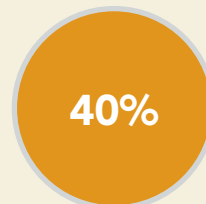
\$0 \$100K \$200K \$300K \$400K

### 3 MAKE SURE YOUR CHILDREN'S DREAMS DON'T END

As any parent knows, a college education doesn't come cheap. Annual tuition and fees at a four-year school now average \$23,700 for private and \$6,200 for public.<sup>4</sup> Unfortunately, one in three parents without life insurance say their children's college dreams would end if their family's primary wage earner died.<sup>5</sup>

#### Could Your Kids Still Afford College?

*Percentage of parents with no life insurance who say paying for college would be difficult or impossible after the death of a primary wage earner.<sup>5</sup>*



*Difficult to Afford*



*Completely Unaffordable*

# A SOLUTION: PROTECTOR TERM LIFE INSURANCE

Now's the perfect time to make sure your life insurance coverage is keeping up with the changes in your life. Protect your family's dreams with term life insurance that offers you the protection you need and the options you want.

## ▶ Lock In Your Premium

Whatever guaranteed term period you choose, your premiums stay level throughout the whole term.

## ▶ Get Fast, Hassle-Free Coverage

Your agent can give you a quote, complete your application, and if you qualify, provide you with a certificate of instant temporary coverage.

## ▶ Customize Your Coverage

How long do you need life insurance protection? Until the kids are on their own or the mortgage is paid off? Choose a term that fits your needs: 15, 20 or 30 years.

## ▶ Ensure an Income Tax-Free Benefit

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

## ▶ Provide Additional Benefits

Beneficiaries will be paid an additional \$10,000 safety benefit if death occurs as a result of a motor vehicle accident during which a seat belt was worn. If death occurs more than 100 miles from home, beneficiaries will be paid an additional \$5,000 transportation benefit.

## ▶ Access Accelerated Benefit<sup>6</sup>

If diagnosed with a terminal illness, you may be able to access up to 50 percent of your policy's death benefit (\$250,000 maximum) in advance.

There are a number of valuable optional riders<sup>6</sup> that can be purchased to enhance your coverage and provide extra protection, including, but not limited to, the **Disability Income Rider**, the **Insured Children's Benefit** and the **Additional Term Rider**.

Also available as an added layer of security is the optional **Return of Premium<sup>6</sup>** rider. Your policy provides a death benefit should it be needed throughout your term, but if you come to the end of the term and no death benefit has been paid, the Return of Premium rider ensures you'll get all of your premiums back — tax free.<sup>7</sup>

# HAVE YOU CONSIDERED YOUR LIFE INSURANCE COVERAGE LATELY?

Even if you already have life insurance, it's important to review your coverage whenever life changes:

- **New Debt.** Buying a new home, refinancing or making a big purchase can all increase financial responsibilities.
- **Marriage.** Newlyweds typically want to make sure a surviving spouse will be able to pay the bills and send the kids to college.
- **New Baby.** Each new child — whether through birth, adoption or marriage — increases the family's financial and caregiving responsibilities.
- **Retirement.** Life insurance can help with final expenses, create an income-tax-free inheritance, or replace lost income from the deceased spouse's Social Security or pensions.
- **Divorce.** Even when emotional ties are broken, some financial obligations cannot be dissolved. Life insurance can help replace alimony or child support, or help pay for childcare if the primary caregiver dies.
- **Promotion.** Coverage may need to be increased to match a new, higher salary.
- **Job Change.** A new policy may be needed to replace or supplement coverage that is lost after leaving an employer.

## SYMETRA FINANCIAL

Symetra Financial Corporation and its subsidiaries provide life insurance, annuities, employee benefits and retirement plans through a national network of independent agents and advisors. Headquartered in Bellevue, Wash., Symetra and its subsidiaries have approximately \$20 billion in assets. Symetra is owned by an investor group led by White Mountains Insurance Group, Ltd and Berkshire Hathaway Inc. For more information, visit [www.symetra.com](http://www.symetra.com).

\* Total GAAP assets and combined liabilities and stockholders' equity at September 30, 2008.



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The policy form number for Protector Term Life is L-10000, 4/08.

<sup>1</sup> "Facts About Life 2007," LIMRA International, Life Insurance Awareness Month, September 2007.

<sup>2</sup> "Consumer Expenditures in 2006." U.S. Department of Labor, Bureau of Labor Statistics. [www.bls.gov/news.release/cesan.nr0.htm](http://www.bls.gov/news.release/cesan.nr0.htm)

<sup>3</sup> "Mortgage Loan Delinquency Rates Rise for the Sixth Straight Quarter, Up Nearly 9 Percent From the Previous Quarter," TransUnion press release, Sept. 8, 2008. [www.marketwatch.com/news/story/transunioncom-mortgage-loan-delinquency-rates/story.aspx?guid=%7B03A11852-E04E-48D3-963E-7C02145BB778%7D&dist=hppr](http://www.marketwatch.com/news/story/transunioncom-mortgage-loan-delinquency-rates/story.aspx?guid=%7B03A11852-E04E-48D3-963E-7C02145BB778%7D&dist=hppr)

<sup>4</sup> "2007-08 College Costs Keep Rising Prices in Perspective," College Board, downloaded June 2008: <http://www.collegeboard.com/student/pay/add-it-up/4494.html>.

<sup>5</sup> "More Than One in Three Parents Without Life Insurance Say Their Children's College Dreams Would End if Their Family's Primary Wage Earner Died," Life Foundation, Sept. 20, 2006.

<sup>6</sup> Not available in all states.

<sup>7</sup> Total premiums returned may be reduced by the premium paid for riders or benefits that have been exercised.