

SYMETRA PROTECTOR TERM

LIFE INSURANCE

Product Description	Guaranteed renewable and convertible term life insurance plan available in 15, 20 and 30 year initial term periods with fully guaranteed premiums and a variety of no-cost and optional riders, including a return of premium option.								
Premium Paying Period	To age 95								
Face Amounts Available by Issue Age	<table border="1"> <thead> <tr> <th>Issue Ages</th> <th>Face Amounts</th> </tr> </thead> <tbody> <tr> <td>16-50</td> <td>\$150,000 and up</td> </tr> <tr> <td>51-60</td> <td>\$100,000 and up</td> </tr> <tr> <td>61-70</td> <td>\$75,000 and up</td> </tr> </tbody> </table>	Issue Ages	Face Amounts	16-50	\$150,000 and up	51-60	\$100,000 and up	61-70	\$75,000 and up
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Underwriting Classes Available by Issue Ages and Term¹	<p>15 Year Term 16-70 Standard Nicotine, Standard Non-Nicotine 20-70 Preferred Non-Nicotine, Preferred Nicotine</p> <p>20 Year Term 16-65 Standard Nicotine, Standard Non-Nicotine 20-65 Preferred Non-Nicotine, Preferred Nicotine</p> <p>30 Year Term 16-55 Standard Nicotine, Standard Non-Nicotine 20-55 Preferred Non-Nicotine, Preferred Nicotine</p>								
Premium — Full Guarantee	Premiums are guaranteed to remain level for initial level term period.								
Premium — Partial Guarantee Option	Premiums are guaranteed to remain level for 10 years of the initial term period.								
Renewals	After the initial term period expires, the policy will automatically renew on an annual basis with increasing premiums until age 95, unless cancelled by the insured. The premiums are set and guaranteed at time of policy issue.								
Conversions	Policyholders can convert their term policy to a Symetra permanent insurance plan that is available for conversion through age 75 or prior to the end of the initial term period, whichever happens first.								

- 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

No-Cost Riders² These riders are automatically included at no additional premium.

Safety Benefit	Additional \$10,000 paid if the insured dies as the result of a motor vehicle accident and was wearing a seat belt at the time of the accident.
Transportation Benefit	Additional \$5,000 death benefit paid to help cover the cost of transporting the insured if death occurs more than 100 miles from the principal residence.
Accelerated Benefit Option for Terminal Illness³	Living benefit that pays up to 50 percent of the policy's death benefit (\$250,000 maximum) in advance if the insured is diagnosed as terminally ill.
Accidental Death with Common Carrier	Pays an additional death benefit equal to the policy's face amount or \$250,000, whichever is less. Death must be the result of a common carrier (vehicle licensed for passenger service such as an airplane, train or bus) accident occurring within the United States or Canada, and within 90 days of the accident.

Optional Riders² These riders can be purchased for an additional premium.

Return of Premium⁴	Returns all premiums paid at the end of the initial term period or returns a portion of premiums paid after the 5th policy year if the policy ends during the initial term period. The percentage of premiums returned will be based on the length of time the policy has been in force.
Additional Term Rider	Allows policyholder to add a term life insurance rider to their policy for a family member or business partner with face amounts starting at \$25,000. Rider must be for same term coverage period as the primary insured's term.
Insured Children's Benefit (ICB)	Provides \$1,000 – \$10,000 of life insurance coverage on all of the primary insured's dependent children, ages 15 days through 17 years.
Waiver of Premium Benefit for Total Disability	Waives premiums due and continues coverage if primary insured is deemed totally disabled for six months.
Disability Income Rider for Accidental Injury	Provides a monthly payment if the insured is deemed to be totally disabled due to an accidental injury prior to the policy anniversary following the insured's 65th birthday. The disability must occur within 90 days of the accident and the insured must satisfy the 90-day elimination period. The maximum payment period is 24 months.
Accidental Death Benefit	Provides an additional death benefit to the lesser of, up to three times the policy face amount or \$250,000, if death is accidental.

SYMETRA[®]

FINANCIAL

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Life Insurance is issued by Symetra Life Insurance Company and is not available in all U.S. states or any U.S. territory. The policy form number for Term Life is L-10000 4/08 in most states.

¹ Maximum issue ages may vary by state and premium guarantee selected.

² Not available in all states.

³ Terminal illness period and percentage of accelerated death benefit may differ in some states.

⁴ Issue ages may vary.