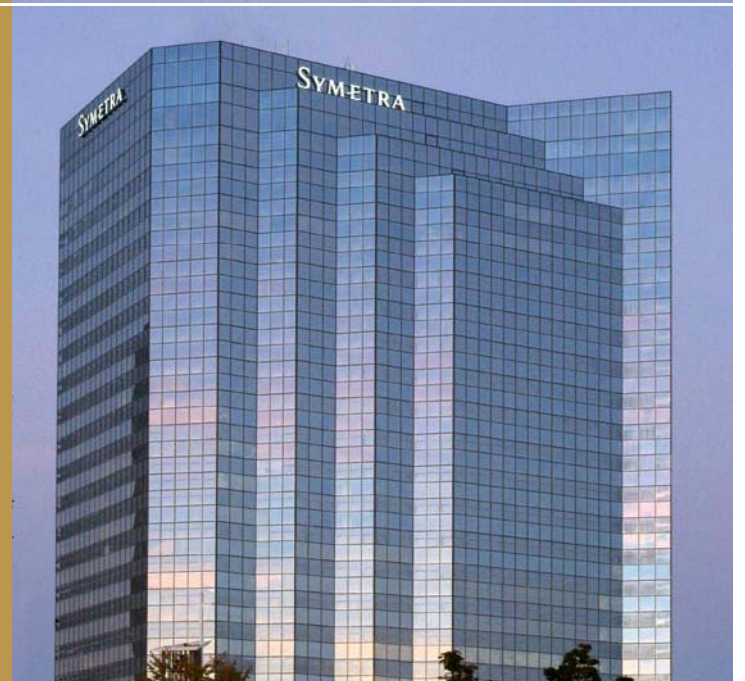


# Symetra ProTerm Series

**Symetra Life Insurance Company**  
**777 108th Ave. NE, Suite 1200**  
**Bellevue, Washington 98004**



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LS-6807

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1/10

# Outline

## The ProTerm Series Products


- ProTerm 360 & Mortgage ProTerm 360
- ProTerm & Mortgage ProTerm

## Marketing

## Applications and Underwriting

## Policy Issue and Delivery

## Symetra Sales Center



ProTerm 360  
&  
Mortgage ProTerm 360  
(both include Return of Premium)  
Product Features and Details

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# Product Features

- 20 & 30 Year Level Term Life insurance plans with inherent Return of Premium provision.
- Fully guaranteed premium structure means rates guaranteed not to change during initial term period.
- Partially guaranteed premiums NOT available
- No cost additional benefits automatically included to expand death benefit in certain circumstances.
- Variety of optional policy riders\* available for additional premium to customize base policy to meet clients needs.

\*Benefits and riders may not be available in all states.

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

**Note:** Premiums after the initial term period increase annually, however they are set and guaranteed at time of policy issue.

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# Product Features, cont'd.

- **Policy Loans**

- Available from policy Cash Value.
- Not set up as Automatic Premium Loans.
- Must be paid in addition to any loan or loan interest payments.
- Loan interest is 7.4% in advance.
- At any time, if loan and loan interest exceed policy cash value repayment of all or part of the total amount may be required. If not repaid the policy could lapse.

# Product Detail


Features	ProTerm 360 (Fully Underwritten)	Mortgage ProTerm 360 (Simplified Issue)
Issue Ages – 20 Yr Level	Ages 20-55	Ages 20-55
Issue Ages – 30 Yr Level	Ages 20-50	Ages 20-50
Face Amount Minimum	Ages 20-50 - \$150,000 Ages 51+ - \$100,000	\$75,000
Face Amount Maximum	N/A	\$300,000*
Rate Classes	Male/Female** Non-Nicotine / Standard Nicotine, Preferred Non-Nicotine & Preferred Nicotine	Unisex Non-Nicotine and Standard Nicotine
Policy Fee	NONE	NONE
Coverage Renewability	To age 95	To age 95
Conversion	Available to the earlier of age 75 or end of initial level period.	Available to the earlier of age 75 or end of initial level period.

\* The maximum policy face amount is the lesser of 125% of the mortgage amount or \$300,000. If the mortgage amount is less than \$60,000, the face amount must be \$75,000.

\*\*In Montana, use male rates for both males and female applicants.

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# ProTerm & Mortgage ProTerm

## Product Features and Details

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# Product Features

- 15, 20 & 30 Year Level Term Life Insurance with fully or partially guaranteed premiums.
- The premium rates on the fully guaranteed plan are guaranteed not to change during the initial term period.
- No cost benefits\* automatically included to expand death benefit in certain circumstances.
- Variety of optional policy riders\* available for additional premium to customize base policy to meet clients needs.

Benefits and riders may not be available in all states.

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

**Note:** Premiums after the initial term period increase annually, however they are set and guaranteed at time of policy issue.

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# Product Detail

<b>Features</b>	<b>ProTerm (Fully Underwritten)</b>	<b>Mortgage ProTerm (Simplified Issue)</b>
<b>Issue Ages – 15, 20 &amp; 30 Yr Level</b>	See next slide	See next slide
<b>Face Amount Minimum</b>	Ages 16-50 - \$150,000 Ages 51+ - \$100,000	\$75,000
<b>Face Amount Maximum</b>	NA	\$300,000*
<b>Rate Classes</b>	Male/Female** Non-Nicotine / Standard Nicotine, Preferred Non-Nicotine & Preferred Nicotine	Unisex, Non-Nicotine and Standard Nicotine
<b>Policy Fee</b>	NONE	NONE
<b>Coverage Renewability</b>	To age 95	To age 95
<b>Conversion</b>	Available to the earlier of age 75 or end of initial level period.	Available to the earlier of age 75 or end of initial level period.

\* The maximum policy face amount is the lesser of 125% of the mortgage amount or \$300,000. If the mortgage amount is less than \$60,000, the face amount must be \$75,000.

\*\*In Montana, use male rates for both males and female applicants

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# ProTerm Full Guarantee Issue Ages by Underwriting Class

## Full Guarantee – Underwriting Classes by Issue Age/Term

Premiums are guaranteed to remain level for initial level term period.

### 15 Year Term

16-60 Standard Non-Nicotine, Standard Nicotine

20-60 Preferred Non-Nicotine, Preferred Nicotine

### 20 Year Term

16-55 Standard Non-Nicotine, Standard Nicotine

20-55 Preferred Non-Nicotine, Preferred Nicotine

### 30 Year Term

16-45 Standard Non-Nicotine, Standard Nicotine

20-45 Preferred Non-Nicotine, Preferred Nicotine

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

**Note:** Renewal rates are annually increasing and are set and guaranteed at time of policy issue.

# ProTerm Partial Guarantee Issue Ages by Underwriting Class

## Partial Guarantee – Underwriting Classes by Issue Age/Term

Premiums are guaranteed to remain level for 10 years.

### 15 Year Term

16-70 Standard Non-Nicotine, Standard Nicotine

20-70 Preferred Non-Nicotine, Preferred Nicotine

### 20 Year Term

16-65 Standard Non-Nicotine, Standard Nicotine

20-65 Preferred Non-Nicotine, Preferred Nicotine

### 30 Year Term

16-55 Standard Non-Nicotine, Standard Nicotine

20-55 Preferred Non-Nicotine, Preferred Nicotine

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

**Note:** Renewal rates are annually increasing and are set and guaranteed at time of policy issue.

# Mortgage ProTerm Issue Ages by Term Period and Premium Guarantee

**Full Guarantee – Premiums are guaranteed to remain level for initial level term period.**

<b>Term</b>	<b>Issue Ages</b>	<b>Premium Guarantee</b>
15 year	16-60	15 years
20 year	16-55	20 years
30 year	16-50	30 years

**Partial Guarantee – premiums are guaranteed to remain level for a portion of the initial term period.**

<b>Term</b>	<b>Issue Ages</b>	<b>Premium Guarantee</b>
15 year	16-60	5 years
20 year	16-55	15 years
30 year	16-60	15 years



# ProTerm Series

## Benefits and Riders

# Benefits Included At No Additional Cost

## Safety Benefit

Additional \$10,000 paid if the insured dies as the result of a motor vehicle accident and is 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.

Benefits and riders may not be available in all states.

# Benefits Included At No Additional Cost

## Accelerated Benefit Rider

Living benefit that pays up to 50 percent of the policy's death benefit (\$250,000 maximum) in advance if the insured is diagnosed by a physician as terminally ill and has less than 12 months to live.

## 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, taxi or bus) accident occurring within the United States or Canada, and be within 90 days of the accident.

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# Optional Riders for Additional Premium

## Additional Term Rider

A level term rider is available for one family member or business associate and is added to primary insured's policy. The level premium period on the rider will be the same as the primary insured's base coverage level premium period.

**Be sure to review the product Agent Guide or Fact Sheet for additional detail and issue ages.**

# Optional Riders for Additional Premium

## Insured Children's Benefit

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

This rider waives all premiums while the base insured is totally disabled due to injury or illness from their own occupation for more than six months, and is under the care of a physician.

## 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.

# Optional Riders for Additional Premium

## Disability Income Rider for Accidental Injury

Provides a monthly payment if the Insured is deemed to be totally disabled from their own occupation 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.

**Minimum Monthly Benefit Amount: \$50.00**

**Maximum Monthly Benefit Amount (the lesser of):**

\$3,000 monthly benefit, or

1.5% of the face amount per month

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# Marketing

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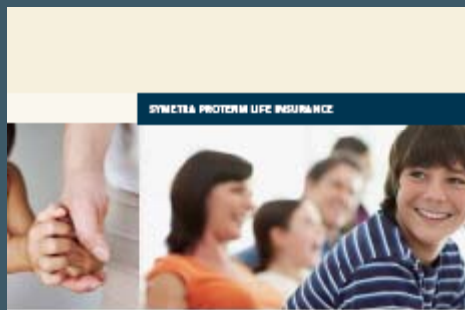
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# ProTerm & Mortgage ProTerm

Client Brochure

Fact Sheet



SYMETRA PROTHERM LIFE INSURANCE

It's not  
It's at

SYMETRA PROTHERM LIFE INSURANCE									
<b>Product Description</b>	Classical term life and mortgage term life insurance plus critical illness, 10, 20 and 30 year initial term periods with fully guaranteed renewable rates. Policy of seven and up to 100 years.								
<b>Position Policy Period</b>	To age 75								
<b>Face Amount Available by Term</b>	<table border="1"> <tr> <th>Term</th> <th>Face Amount</th> </tr> <tr> <td>10 Year</td> <td>\$100,000 and up</td> </tr> <tr> <td>20 Year</td> <td>\$100,000 and up</td> </tr> <tr> <td>30 Year</td> <td>\$75,000 and up</td> </tr> </table>	Term	Face Amount	10 Year	\$100,000 and up	20 Year	\$100,000 and up	30 Year	\$75,000 and up
Term	Face Amount								
10 Year	\$100,000 and up								
20 Year	\$100,000 and up								
30 Year	\$75,000 and up								
<b>Position ... Full Coverage Underlying Classes Available by Term Agreement Term</b>	<table border="1"> <tr> <th>Position ... Full Coverage Underlying Classes Available by Term Agreement Term</th> <th>Face Amounts Guaranteed to Remain Level for Initial Term Period</th> </tr> <tr> <td>10 Year Term</td> <td>\$100,000 to \$1,000,000; Standard Mortality Table</td> </tr> <tr> <td>20 Year Term</td> <td>\$100,000 to \$1,000,000; Standard Mortality Table</td> </tr> <tr> <td>30 Year Term</td> <td>\$75,000 to \$1,000,000; Standard Mortality Table</td> </tr> </table>	Position ... Full Coverage Underlying Classes Available by Term Agreement Term	Face Amounts Guaranteed to Remain Level for Initial Term Period	10 Year Term	\$100,000 to \$1,000,000; Standard Mortality Table	20 Year Term	\$100,000 to \$1,000,000; Standard Mortality Table	30 Year Term	\$75,000 to \$1,000,000; Standard Mortality Table
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<b>Position ... Partial Coverage Underlying Classes Available by Term Agreement Term</b>	<table border="1"> <tr> <th>Position ... Partial Coverage Underlying Classes Available by Term Agreement Term</th> <th>Face Amounts Guaranteed to Remain Level for 60 Years of the Initial Term Period</th> </tr> <tr> <td>10 Year Term</td> <td>\$100,000 to \$1,000,000; Standard Mortality Table</td> </tr> <tr> <td>20 Year Term</td> <td>\$100,000 to \$1,000,000; Standard Mortality Table</td> </tr> <tr> <td>30 Year Term</td> <td>\$75,000 to \$1,000,000; Standard Mortality Table</td> </tr> </table>	Position ... Partial Coverage Underlying Classes Available by Term Agreement Term	Face Amounts Guaranteed to Remain Level for 60 Years of the Initial Term Period	10 Year Term	\$100,000 to \$1,000,000; Standard Mortality Table	20 Year Term	\$100,000 to \$1,000,000; Standard Mortality Table	30 Year Term	\$75,000 to \$1,000,000; Standard Mortality Table
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20 Year Term	\$100,000 to \$1,000,000; Standard Mortality Table								
30 Year Term	\$75,000 to \$1,000,000; Standard Mortality Table								
<b>Remarks</b>	After the initial term period expires, the policy will automatically renew on an annual basis with increasing premium levels up to 75, unless cancelled by the insured. The premium may be guaranteed for the term of the policy.								
<b>Considerations</b>	Not applicable to cover when the insured is a beneficiary of a trust, a grantor trust, or a trust established for the insured's benefit. Coverage is not available for coverage through 75 or prior to the end of the initial term period, whichever happens first.								



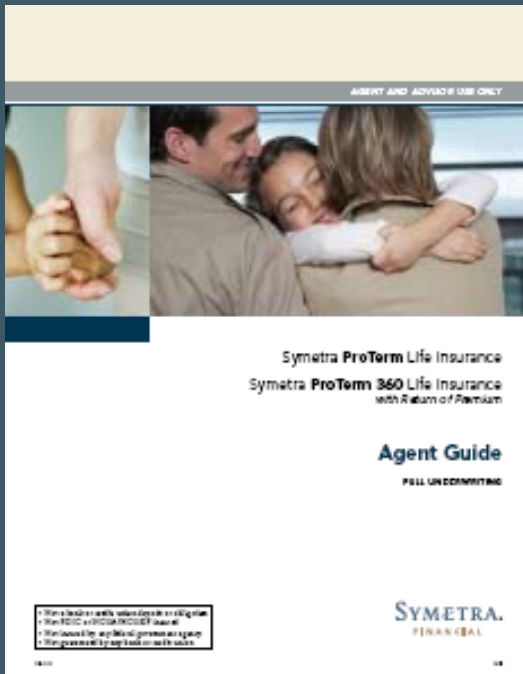
SYMETRA MORTGAGE PROTHERM LIFE INSURANCE

It's not  
It's at

SYMETRA MORTGAGE PROTHERM LIFE INSURANCE															
<b>Product Description</b>	Classical term life and mortgage term life insurance plus critical illness coverage which is included in traditional mortgage coverage for the term years. Available through simplified issue underwriting up to 25 or 50 years for term periods with fully guaranteed renewable rates and a variety of term and option periods.														
<b>Position Policy Period</b>	To age 75														
<b>Face Amount Available</b>	\$75,000 - \$500,000														
<b>Position ... Full Coverage Underlying Classes Available by Term Agreement Term</b>	<table border="1"> <tr> <th>Position ... Full Coverage Underlying Classes Available by Term Agreement Term</th> <th>Term</th> <th>Face Amount</th> <th>Position Coverage</th> </tr> <tr> <td rowspan="3">10 Year</td> <td>10 year</td> <td>\$100,000</td> <td>10 years</td> </tr> <tr> <td>20 year</td> <td>\$100,000</td> <td>20 years</td> </tr> <tr> <td>30 year</td> <td>\$100,000</td> <td>30 years</td> </tr> </table>	Position ... Full Coverage Underlying Classes Available by Term Agreement Term	Term	Face Amount	Position Coverage	10 Year	10 year	\$100,000	10 years	20 year	\$100,000	20 years	30 year	\$100,000	30 years
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	20 year	\$100,000	20 years												
	30 year	\$100,000	30 years												
<b>Rate Class</b>	Standard Mortality Table Standard Mortality														
<b>Remarks</b>	After a 10-year term period expires, the policy will automatically renew on an annual basis with increasing premium levels up to 75, unless cancelled by the insured. The premium coverage is guaranteed for the term of the policy term.														
<b>Considerations</b>	Not applicable to cover when the insured is a beneficiary of a trust, a grantor trust, or a trust established for the insured's benefit. Coverage is not available through age 75 or prior to the end of the initial term period, whichever happens first.														
<b>Non-Covered States</b>	Not available in California, Connecticut, Florida, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New York, North Carolina, North Dakota, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, and Wyoming.														
<b>Rating Benefits</b>	Available at 100,000 profit of the insured due to the death of a minor child is considered a living benefit for the use of the insured.														
<b>Temperature Benefits</b>	Available at 100,000 profit of the insured due to the death of a minor child is considered a living benefit for the use of the insured.														

Agent Use Only

# Agent Guides



Agent Guides

Agent Use Only

# Web Page <http://www.symetra.com/protermseries>

The screenshot displays the Symetra Financial website interface for agents and advisors. At the top, it says "Agent and Advisor Use Only" and features the Symetra Financial logo. Below the logo is a navigation bar with links: "Symetra At-a-Glance", "Financial Strength Letter", and "Symetra Contact Information". A banner image shows a family walking in a field. The main content area is divided into two columns. The left column contains "Agent Tools" with links for "Proposal Software Install", "Quick Quote Tool" (noting it requires Microsoft Excel), and a dropdown menu for "Applications and forms by state" with an "Open" button. Below these are links for "Pending Report", "Commissions", "Customer Account Access", and "States Available for Sale". The right column features a "Sales Center" box with contact information: "1-800-706-0700" and "invest@symetra.com", along with a call to action and business hours: "Weekdays 6 a.m. to 5 p.m. (PT) 9 a.m. to 8 p.m. (ET)". The bottom section is titled "Marketing Materials" and lists two product types: "Mortgage Protector Term (Simplified Issue)" and "Protector Term (Fully Underwritten)". Each product type has links for "Client Brochure", "Client Brochure Insert", "Fact Sheet", and "Agent Guide", followed by a dropdown menu for "Spanish Marketing Materials" and an "Open" button. At the very bottom, there is a link to "Download Adobe Reader" and a footer with copyright information and links for "Site Feedback", "Privacy", "Your Security", and "Licensing".

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# Proposal Software

Agent and Advisor Use Only

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*Reach for great things.™*

[Symetra At-a-Glance](#)  
[Financial Strength Letter](#)  
[Symetra Contact Information](#)

**Agent Tools**

[Proposal Software Install \[+\]](#)  
[Quick Quote Tool](#) (Requires Microsoft Excel)  
Applications and forms by state    
[Pending Report](#)  
[Commissions](#)  
[Customer Account Access](#)  
[States Available for Sale](#)

**Marketing Materials**

**Mortgage Protector Term** (Simplified Issue) (All )  
[Client Brochure](#)  
[Client Brochure Insert](#)  
[Fact Sheet](#)  
[Agent Guide](#)  
Spanish Marketing Materials >

**Protector Term** (Fully Underwritten) (All )  
[Client Brochure](#)  
[Client Brochure Insert](#)  
[Fact Sheet](#)  
[Agent Guide](#)  
Spanish Marketing Materials >

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To download software, click where indicated and follow instructions.

Be sure to refresh your software as new states are added!

Updates take just 1-3 minutes to load.

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# Applications, Underwriting and Policy Issue

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# The Application Packet

- Accessible from your web page
- Contains all forms needed to apply
- State-specific application, replacement forms and disclosures

# Application Submission Steps

- 1 - Complete application and applicable forms including Application/Fax Cover Sheet and Premium Receipt
- 2 - Fax to Symetra or IMO
- 3 - Mail check to Symetra in postage paid envelope
- 4 - Order underwriting requirements (if fully underwritten)
- 5 - View online in 48 hours after Symetra receives

# Symetra Processing

- Fax confirmation back to Agent
  - Same business day if received by 2 pm PST
  - Next business day if received after 2 pm PST
- Email approval to agent on Simplified Issue clean cases:
  - Standard = 4 business days
  - Goal = 3 business days
- Policy mailed next business day

# Full Underwriting

- Agent orders medical requirements
- Symetra follows up with Agent if not received in 2 weeks
- Average time to approval = 28 days
- Policy mailed next business day

# Underwriting

- Full Underwriting - through Table 8, Facultative Reinsurance Available
- Simplified Issue - Accept/Reject through Table 4
- See Agent Guide impairments section for list of probable Standards/Declines
- Applications must be complete

**Questions?** Call or email your underwriter directly.

# Policy Delivery

- Policy will be mailed to Agent
- Delivery period is 35 days
- Policy placed in force and commissions released when all delivery requirements are satisfied and policy has reached its effective date

# Symetra Sales Center

**1-800-706-0700**

[invest@symetra.com](mailto:invest@symetra.com)

Call us if you have questions or to place  
marketing piece / sales kit orders.

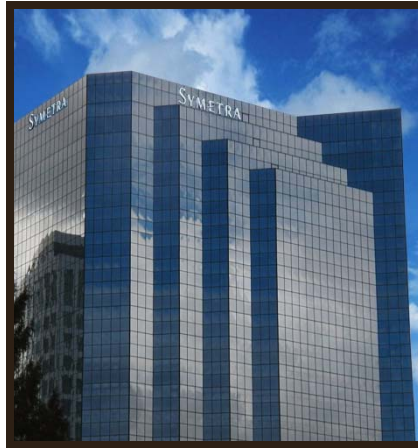
**Weekdays**

**6 a.m. to 5 p.m. (PT)**

**9 a.m. to 8 p.m. (ET)**

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# Thank you!



## Symetra Life Insurance Company

Life Insurance is issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA, 98004 and is not available in all U.S. states or any U.S. territory.

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

The policy form number for Symetra ProTerm Life insurance is L-10000 4/08. The policy form number for Symetra ProTerm 360 Life Insurance is L-10010 5/09.

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