

SYMETRA PROTERM LIFE INSURANCE



It's not about your life.
It's about theirs.

SYMETRA®
FINANCIAL

“Sure, I want to protect my family, but...”

You know life insurance is a good idea — especially if you have a family — and even more so if you’re a single parent. But there’s that nagging feeling, why spend money on something I’ll probably never use?



Here are a few things to consider when deciding if you should buy life insurance.

1 Your family’s home

You insure your house against the unexpected — like fire and theft. But what about your mortgage? Making sure your mortgage can be paid off can help relieve loved ones of a huge financial burden and make it easier for them to remain in the family home.

2 Taxes

Saving a bit each month to help secure your family’s future sounds good. But you know the reality. Sometimes saving is tough. Life insurance proceeds are income tax free.

3 Your children’s future

One in three parents without life insurance say their children’s college dreams would end if their family’s primary wage earner died.¹ But with life insurance protection, their college dreams could still be a reality.

Already insured? Now’s the time to make sure your life insurance coverage is keeping up with the changes in your life. Check out the back cover.



Why choose Symetra ProTerm?

You want to make sure you're covered by life insurance that will be there if your family needs it. That's what the type of protection get when you choose Symetra ProTerm Life Insurance. Here are six more reasons to make the choice.

1 Lock in your premium

Your premiums stay level throughout the initial term period.

2 Customize your coverage

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

3 Get built-in additional benefits^{2,3,4}

Included at no additional cost, the **Safety, Transportation** and the **Accidental Death with Common Carrier** benefits can provide additional benefits if the insured passes away in certain situations.

4 Access an accelerated benefit⁵

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.

5 Select supplemental riders^{3,4}

There are a number of valuable optional riders that can be purchased to expand 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**.

Take a minute to consider your life insurance coverage.

Life changes. When it does, your insurance may need to as well.

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, ensure 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.

About Symetra Life Insurance Company

Since 1957, we've made it our mission to help Symetra Life Insurance Company's 1.7 million customers reach for great things. Working in partnership with advisors and agents who live and work where our customers do, we aspire to offer insurance, annuities, retirement plans and employee benefits that make great things possible in people's lives.



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Symetra ProTerm Life Insurance is issued by Symetra Life Insurance Company, 777 108th Ave NE, Bellevue, WA 98004 and is not available in all U.S. states or any U.S. territory. The policy form number for Symetra ProTerm Life Insurance is L-10000 4/08 in most states.

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

¹“Facts About Life 2007,” LIMRA International Life Insurance Awareness Month, September 2007.

²Maximum issue ages may vary by state.

³Not available in all states.

⁴See policy contract for specific details.

⁵Terminal interest period and percentage of accelerated death benefit may differ in some states.