

SYMETRA PROTERM 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.								
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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51-60	\$100,000 and up								
61-70	\$75,000 and up								
Premium — Full Guarantee Underwriting Classes Available by Issue Ages and Term	<p>Premiums are guaranteed to remain level for initial level term period.</p> <p>15 Year Term 16-60 Standard Non-Nicotine, Standard Nicotine 20-60 Preferred Non-Nicotine, Preferred Nicotine</p> <p>20 Year Term 16-55 Standard Non-Nicotine, Standard Nicotine 20-55 Preferred Non-Nicotine, Preferred Nicotine</p> <p>30 Year Term 16-45 Standard Non-Nicotine, Standard Nicotine 20-45 Preferred Non-Nicotine, Preferred Nicotine</p>								
Premium — Partial Guarantee Underwriting Classes Available by Issue Ages and Term	<p>Premiums are guaranteed to remain level for 10 years of the initial term period.</p> <p>15 Year Term 16-70 Standard Non-Nicotine, Standard Nicotine 20-70 Preferred Non-Nicotine, Preferred Nicotine</p> <p>20 Year Term 16-65 Standard Non-Nicotine, Standard Nicotine 20-65 Preferred Non-Nicotine, Preferred Nicotine</p> <p>30 Year Term 16-55 Standard Non-Nicotine, Standard Nicotine 20-55 Preferred Non-Nicotine, Preferred Nicotine</p>								
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 Riders¹ 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 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.
Accelerated Benefit Rider²	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.

Optional Riders^{1,3} These riders can be purchased for an additional premium.

Additional Term Rider	<p>A level term rider, available for one family member or business associate, is added to the primary insured's policy and will have the same level premium period as the base coverage. The underwriting classes available by issue age and term are the same as those available to the primary insured.</p> <p>Minimum Face Amount by Issue Age</p> <p>16 to 50: \$150,000 51 to 60: \$100,000 61 to 70: \$75,000</p>
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	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.
Disability Income Rider for Accidental Injury	<p>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.</p> <p>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</p>
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

Symetra Life Insurance Company
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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. The policy form number for Symetra ProTerm Life Insurance is L-10000 4/08 in most states.

¹ Not available in all states.

² Terminal illness period and percentage of accelerated death benefit may differ in some states.

³ Issue ages may vary.