

SYMETRA PROTERM 360 LIFE INSURANCE



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

SYMETRA®
FINANCIAL



“Just in case” protection

You collect a lot of “just in cases” in life — things you buy and hope you’ll never need, like extended warranties, computer virus protection, fire extinguishers.

Life insurance may be the most important *just in case* of all because it’s not about protecting “stuff.” It’s about protecting the most important people in your life — **your family.**

Take a look at Symetra ProTerm 360 Life Insurance.

▶ **See if it’s right for you.**

“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 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

2 Life is expensive

Many things that make up your family’s lifestyle cost money. The loss of even some income could make it hard to maintain that way of life.

3 Saving isn’t easy

Saving a bit each month to help secure your family’s future sounds good. But you know the reality is that sometimes saving can be pretty tough to do.

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.

...can I protect them and still get my money back?”

Symetra ProTerm 360 Life Insurance can be a good choice for those with families and others who know they need protection — but want something more. Like the fact you get all your premiums back if you don't need the coverage during your term.

▶ *Life Insurance can help replace income.*

There's no need for your children's dreams of attending college to end. Life insurance proceeds could help pay for it.

▶ *Your family's standard of living is protected.*

It's not just college that your life insurance proceeds can help cover. There are other important expenses to consider — the mortgage, childcare, monthly bills — and all those other ongoing expenses, big and small.

▶ *Money back or a tax-free benefit.*

ProTerm 360 is term life insurance with an extra promise. We'll give you your money back if you pay your premiums and live to the end of the policy term.^{2,3} That's a pretty easy way to save. And if something happened along the way, the policy proceeds would pass to your beneficiaries free of income tax.

Why choose ProTerm 360 Life Insurance?

You want to make sure you're covered by life insurance that will be there if your family needs it. That's the type of protection you get when you choose Symetra ProTerm 360. Here are six more reasons to make the choice.

1 Get your premium back^{2,3}

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, **Return of Premium** ensures you'll get all of your premiums back — federal income tax free.

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: 20 or 30 years.

3 Lock in your premium

Your premiums stay level throughout the initial term period.

4 Get built-in additional death benefits^{4,5,6}

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.

5 Access an accelerated benefit⁷

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.

6 Select supplemental riders^{5,6}

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 360 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 360 Life Insurance is L-10010 5/09 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.

² If the policy is terminated during the initial term period and cash value has accumulated a portion of premiums paid will be returned.

³ Premiums paid for riders and benefits will not be returned.

⁴ Maximum issue ages may vary by state.

⁵ Not available in all states.

⁶ See policy contract for specific details.

⁷ Terminal illness period and percentage of accelerated death benefit may differ in some states.