

Symetra ProTerm 360 Life Insurance

Return of Premium Example



Return of Premium ensures that if you reach the end of your initial term period and have not needed your benefit, you'll get back every penny of your base policy premium* — income tax free.

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

Example¹

Joe is a 35-year old male who just purchased a 30-year ProTerm 360 Life Insurance policy with a face amount of \$150,000. Joe was given standard, non-nicotine rates and his annual premium is \$658.50.

The chart below shows the amount of premium that would be returned by policy year if Joe chooses to terminate his policy.

1 - 5	\$0.00	18	\$6,597.00
6	\$181.50	19	\$7,345.50
7	\$576.00	20	\$8,140.50
8	\$991.50	21	\$8,983.50
9	\$1,428.00	22	\$9,882.00
10	\$1,888.50	23	\$10,837.50
11	\$2,373.00	24	\$11,856.00
12	\$2,884.50	25	\$12,945.00
13	\$3,423.00	26	\$14,109.00
14	\$3,991.50	27	\$15,361.50
15	\$4,590.00	28	\$16,713.00
16	\$5,223.00	29	\$18,172.50
17	\$5,890.50	30	\$19,755.00

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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.

*Premiums paid for riders or benefits will not be returned.

¹ Amounts shown are specific to this example and will vary based on age, rate class, state requirements and the length of time the policy has been in force.

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