

SYMETRA MORTGAGE PROTERM 360 LIFE INSURANCE



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

SYMETRA®
FINANCIAL

What will you leave behind?

Debt follows many of us through life. Chances are at least some of it will still be there when we're gone. How much of a burden would that debt be on your family?

Making sure some or all of your mortgage can be paid off may relieve your family of perhaps the biggest financial burden you might leave behind. Life insurance could allow them to choose to remain in the family home.

Take a look at Symetra Mortgage ProTerm 360 Life Insurance.

▶ **See if it's right for you.**



“Sure, I would never want my family to worry about being able to stay in our home, but...

You know protecting your family’s ability to pay the mortgage if something were to happen to you is a good idea. 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 ongoing mortgage expense?

2 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.

3 Taxes

How much of what you *do* manage to save will be eaten up by taxes? Probably more than you think.

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 ease their worry and still get my money back?”

Symetra Mortgage ProTerm 360 Life Insurance can be a good choice for those 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.

▶ *Your family's mortgage expense could be reduced or eliminated.*

Life insurance proceeds can be used to help pay all or a part of your mortgage — and support your family's decision to remain in their home.

▶ *You get your money back.*

Mortgage 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.^{1,2} That's a pretty easy way to save.

▶ *Your beneficiaries receive an income-tax-free benefit.*

Proceeds would pass to your beneficiaries free of income tax.

Why choose Mortgage 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 Mortgage ProTerm 360 Life Insurance. Here are six more reasons to make the choice.

1 Get your premium back^{1,2}

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

2 Skip the medical exam

If you've purchased a new mortgage or refinanced an existing mortgage within the last two years, there is no routine medical exam required.

3 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. And whatever term you choose, your premiums stay level throughout the whole term.

4 Get built-in additional death benefits^{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.

5 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.

6 Select supplemental riders^{4,6}

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

¹ Premiums paid for riders and benefits will not be returned.

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 Maximum issue ages may vary by state.

⁴ Not available in all states.

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

⁶ See policy contract for specific details.