

SYMETRA MORTGAGE PROTERM 360 LIFE INSURANCE

WITH RETURN OF PREMIUM

Product Description	Guaranteed renewable and convertible life insurance plan available to mortgagees who obtained or refinanced a primary mortgage in the last two years. Available through simplified issue underwriting in 20 or 30 year initial term periods with fully guaranteed premiums and a variety of no-cost and optional riders.
Return of Premium	Included in all policies, Return of Premium provides for return of all base policy premiums paid automatically at the end of the initial term period. A portion of premiums paid will be returned if the policy is terminated during the initial term period and cash value has accumulated.
Premium Paying Period	To age 95
Premium Guarantee	Premiums are guaranteed to remain level through the initial term period.
Issue Ages	20 Year Term: Ages 20-55 30 Year Term: Ages 20-50
Face Amounts Available	\$75,000 – \$300,000 The maximum policy face amount is the lesser of 125% of the mortgage amount or \$300,000. If the mortgage amount is less than \$60,000, the face amount must be \$75,000.
Underwriting Classes	Standard Non-Nicotine, Standard Nicotine
Renewals	After the initial term period, 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.
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.

- 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

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 Riders¹ These riders can be purchased for an additional premium.	
Additional Term Rider	A level term rider is available for one family member or business associate and is added to primary insured's policy. The level premium period on the rider will be the same as the primary insured's level premium period. Face Amounts Available \$25,000 – \$300,000 Issue Ages Available by Term 20 Year Term = Ages 16-55 30 Year Term = Ages 16-50
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 primary 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	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. 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
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

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

¹ Not available in all states.

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