

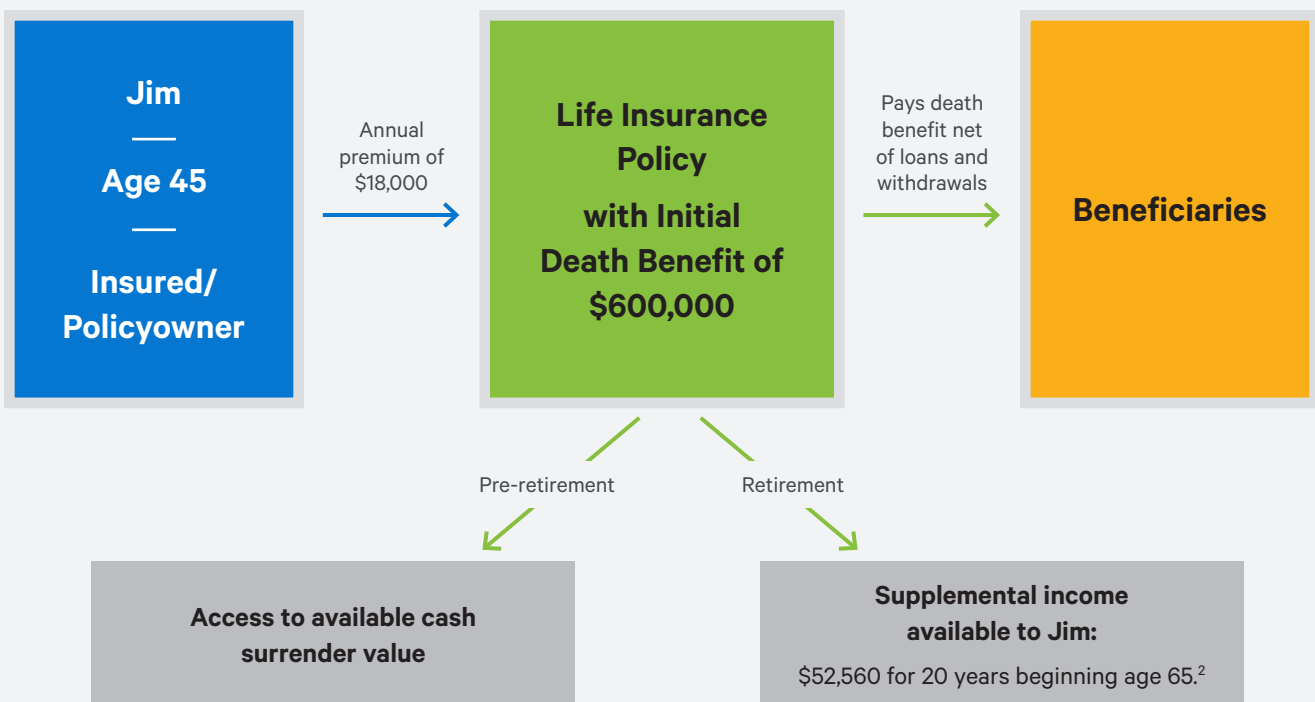
## Supplemental Income Plan

# Creating supplemental future income with life insurance

While its main purpose is death benefit protection, a life insurance policy can also supplement future income sources your clients may already have, such as 401(k)s, individual retirement accounts (IRAs), Roth IRAs, annuities and Social Security. Should client(s) die before retirement, the death benefit can provide cash for both the immediate needs of their loved ones and compensate for the loss of planned contributions to their retirement fund. After retirement, if needed, client(s) can access the policy's cash value using potential tax-free loans and withdrawals to supplement other sources of retirement income.

### The supplemental income solution

"Jim," a 45-year-old male, has a potential future retirement income shortfall of \$35,000 (or \$51,471 pre-tax) assuming a 32% federal income tax rate. For an additional source of income, Jim makes regularly scheduled premium payments of \$18,000 for 20 years (to age 65) into a Symetra Accumulator Ascent IUL policy with an initial death benefit of \$600,000 to meet his protection needs. Beginning in year 21 (age 65), Jim is able to access the policy cash value using loans and withdrawals.<sup>1</sup> Assuming an initial crediting rate of 5.97%, Jim can potentially receive an additional \$52,560 in net after-tax supplemental income (or \$77,294 pre-tax).<sup>2</sup> Jim understands that taking a loan or withdrawal from his policy will reduce the policy cash value and death benefit paid to his beneficiaries.



Continued > 1

Understanding that Jim's other retirement assets are projected to earn a 5% annual growth rate, it is important to demonstrate Symetra Accumulator Ascent IUL at various crediting rates. While confident his retirement assets could average returns greater than 5% over the next 20 years, a hypothetical 5% crediting rate generates policy value distributions of \$43,692 (\$64,253 pre-tax), providing supplemental funds greater than his net-after-tax retirement shortfall. His beneficiaries will receive a federal income-tax-free death benefit net of any policy loans and withdrawals.

**Discover how Symetra Accumulator Ascent IUL may help your clients supplement other sources of retirement income and provide death benefit protection.**

**Contact us for a custom illustration.**

**Symetra Life Sales Desk**

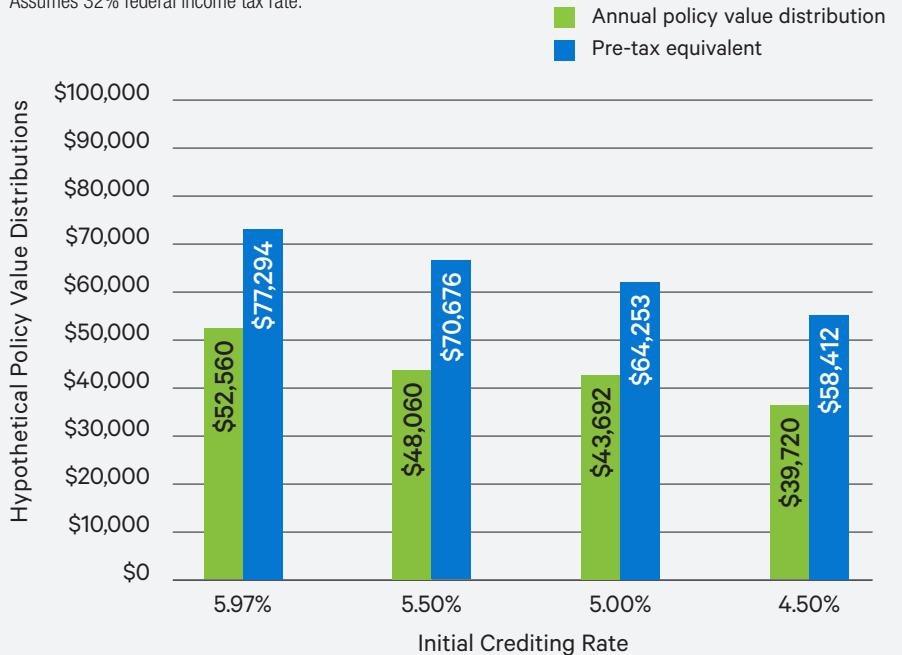
1-877-737-3611

Weekdays, 8 a.m. to 6 p.m. ET

lifesaes@symetra.com

### Hypothetical income based on 45-year-old male taking policy distributions for 20 years (Ages 65–84)<sup>3</sup>

Assumes 32% federal income tax rate.



Symetra Accumulator Ascent IUL is a flexible-premium adjustable life insurance policy with index-linked interest options issued by Symetra Life Insurance Company located at 777 108th Avenue NE, Suite 1200 Bellevue, WA 98004-5135. This policy is not available in all U.S. states or any U.S. territory; where available, it is usually issued under policy form number ICC17\_LC1.

Life insurance policies contain exclusions, limitations, reductions of benefits and terms for keeping them in-force. Please refer to the policy for complete details.

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

Policy endorsements are not available in all U.S. states or any U.S. territory, and terms and conditions may vary by state in which they are available. Where available, the Putnam Dynamic Low Volatility Excess Return Index with Bonus Index Account is usually issued under endorsement form number ICC22\_LE2.

Election of a Putnam Index Strategy does not guarantee a greater index credit for any index segment term.

There are other index strategies available within Symetra Accumulator Ascent IUL.

The Putnam Dynamic Low Volatility Excess Return Index (the "Index") is the property of Putnam Investments, LLC, which has contracted with S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices LLC) to calculate and maintain the Index. The Index is not sponsored by S&P Dow Jones Indices or its affiliates or its third party licensors (collectively, "S&P Dow Jones Indices"). Neither Putnam Investments, LLC nor S&P Dow Jones Indices will be liable for any errors or omissions in calculating the Index. Putnam Dynamic Low Volatility Excess Return Index™ is a trademark of Putnam Investments, LLC. "Calculated by S&P Dow Jones Indices" and the related stylized mark(s) are service marks of S&P Dow Jones Indices and have been licensed for use by Putnam Investments, LLC. S&P® is a registered trademark of Standard & Poor's Financial Services LLC ("SPFS"), and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones").

Except for the Putnam Dynamic Low Volatility Excess Return Index, the performance of an index does not include the payment or reinvestment of dividends in the calculation of its performance.

It is not possible to invest in an index.

This is not a complete description of the Symetra Accumulator Ascent IUL product. For a more complete description, please refer to the policy.

**Neither Symetra Life Insurance Company nor its producers or employees give tax or legal advice. Clients should consult with their attorney or tax professional for more information.**

<sup>1</sup> Life insurance can be one way to supplement existing retirement goals. As cash values have the ability to accumulate tax-deferred, they subsequently have the potential to grow faster than investments in a taxable account. Loans and withdrawals are only available prior to the death of the insured and will reduce the policy death benefit and cash surrender value. This may cause the policy to lapse and may be taxable. If the policy were to terminate prior to the insured's death, the full amount borrowed would be considered distributed at that time, and if cost basis has been exhausted through withdrawals, would be fully taxable. Withdrawals or loans on modified endowment contracts (MECs) may be subject to federal income tax and an additional 10% tax on amounts taken prior to age 59½. Withdrawals from non-MECs are sheltered from tax only to the extent of cost basis.

<sup>2</sup> Symetra Accumulator Ascent IUL illustrated at 5.97% initial crediting rate, Putnam Dynamic Low Volatility Excess Return Index with Bonus – 1 Year Point-to-Point Index Strategy, current policy charges, death benefit option B (increasing) and manually changed to death benefit option A (level) in year 21. Policy distributions are for 20 years (year 21 to year 40) using withdrawals switching to standard policy loans. Policy remains in-force to age 119 with policy cash surrender value of \$130,859 and a net death benefit of \$171,730.

<sup>3</sup> Each interest crediting rate is illustrated using an initial death benefit of \$600,000 with an increasing death benefit switching to level. Policy distributions are for 20 years beginning in year 21. Policy remains in-force to age 119 solving for a cash surrender value of \$1,000 at age 119.