

## Symetra Accumulator Ascent IUL

Indexed Universal Life Insurance

# Taking their future plans to greater heights

**CASE STUDY**





## Meet Ethan

He wants to secure a financial legacy for his family in case something unexpected happens to him, and have growth potential for future income.

### Situation

Ethan is a 45-year-old businessman with two kids. He's highly compensated, but wants to ensure his family is protected in the event of his unexpected death. Ethan also fully contributes to his company's 401(k), but is seeking additional opportunities for future income potential. He meets with his insurance and investment professional, who suggests he should consider purchasing an indexed universal life insurance policy.

Concerned with internal policy costs and insurance charges, Ethan wonders if he would receive a more cost-effective return on his money by just increasing contributions to his existing managed accounts.

### Solution

To address Ethan's concerns, the professionals provide him with a hypothetical analysis for both options. After comparing the results (see Rate of Return Analysis: Alternative Asset Summary), the insurance professional recommends he purchase a **Symetra Accumulator Ascent IUL Indexed Universal Life Insurance** policy. This solution can provide Ethan with lower overall costs, strong policy cash value potential, competitive policy cash value distributions and, most importantly, a death benefit for his beneficiaries.

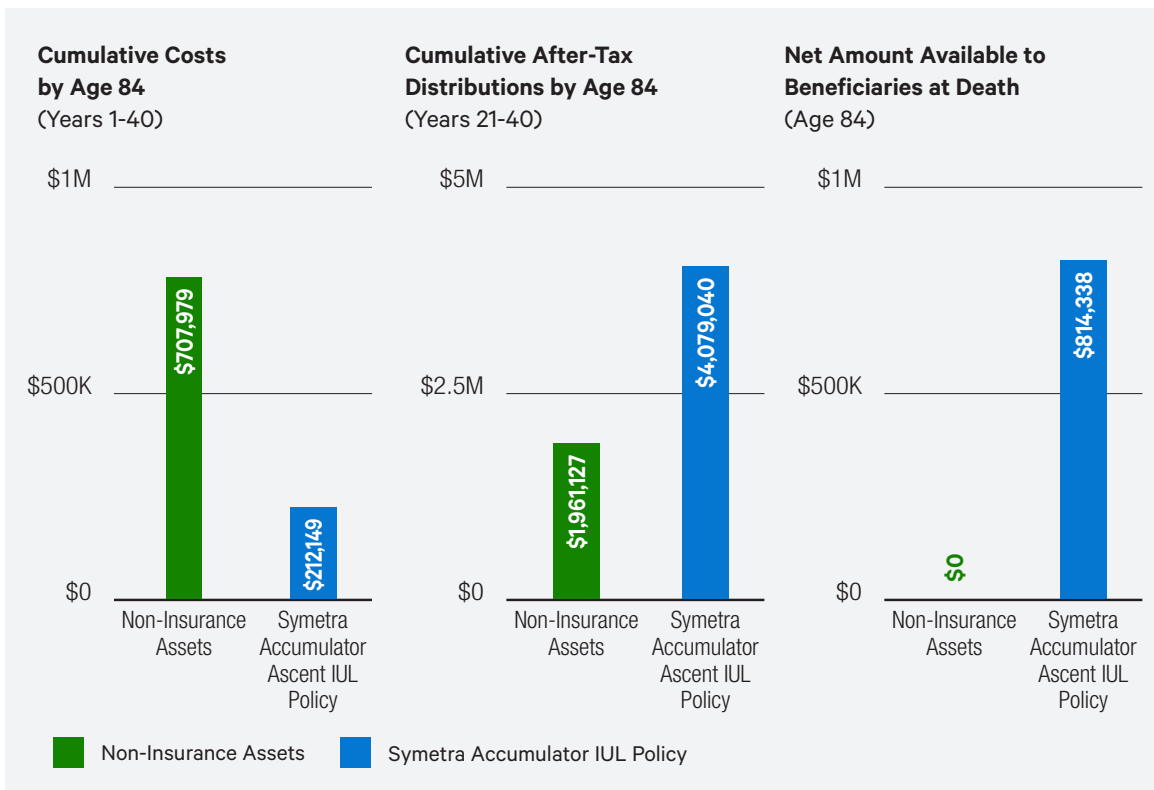
Assuming an annual funding amount of \$100,000 for 10 years at a hypothetical annual growth rate of 6.00%, Ethan could see the results of both options. By investing the \$100,000 into his managed account (non-insurance assets), he would potentially accumulate \$1,701,034 by the end of 20 years. This assumes a combined capital gains and ordinary income tax bracket of 25%,<sup>1</sup> plus annual account management fees of 1%. When Ethan turns 66, beginning in year 21, an annual after-tax income of \$203,952 would last for just 9 years, reducing to \$125,559 in year 10 and leaving a zero balance for his beneficiaries.

Alternatively, if he purchases a Symetra Accumulator Ascent IUL policy with an annual premium of \$100,000 for 10 years, he would potentially have \$2,489,306 in policy cash surrender value and a net death benefit of \$3,036,954 ending in year 20. Beginning in year 21, Ethan's annual after-tax income of \$203,952 would last for 20 years with a remaining net death benefit for his beneficiaries. By using Symetra Accumulator Ascent IUL, Ethan may be able to secure a financial legacy for his family and receive more after-tax income, should he need it in the future.

## Rate of Return Analysis (Alternative Asset Summary)

		Life Insurance (Assumed 32% income tax bracket)						Non-Insurance Assets (Assumed combined 25% income tax bracket)				
Year	Age	Annual Premium Outlay	Annual After-Tax Income	Annual Policy Charges	Cash Surrender Value	IRR on Cash Value %	Net Death Benefit	IRR at Death %	Annual After-Tax Income	Annual Taxes + Management Fee	End of Year Balance	IRR at Death %
1	45	\$100,000	\$0	\$22,420	\$26,431	-73.57	\$1,618,332	1,518.33	\$0	\$2,545	\$103,455	3.46
2	46	\$100,000	\$0	\$18,049	\$121,960	-28.77	\$1,712,664	266.85	\$0	\$5,178	\$210,484	3.46
3	47	\$100,000	\$0	\$18,175	\$223,952	-13.92	\$1,813,443	122.22	\$0	\$7,902	\$321,212	3.46
4	48	\$100,000	\$0	\$18,298	\$332,844	-7.22	\$1,921,124	74.03	\$0	\$10,720	\$435,764	3.46
5	49	\$100,000	\$0	\$18,360	\$449,210	-3.55	\$2,036,247	51.16	\$0	\$13,635	\$554,275	3.46
6	50	\$100,000	\$0	\$6,243	\$595,042	-0.24	\$2,171,582	38.39	\$0	\$16,651	\$676,880	3.46
7	51	\$100,000	\$0	\$6,385	\$750,178	1.73	\$2,316,207	30.34	\$0	\$19,772	\$803,722	3.46
8	52	\$100,000	\$0	\$6,538	\$915,266	2.98	\$2,470,758	24.91	\$0	\$23,000	\$934,945	3.46
9	53	\$100,000	\$0	\$6,687	\$1,090,911	3.82	\$2,635,932	21.06	\$0	\$26,339	\$1,070,702	3.46
10	54	\$100,000	\$0	\$6,831	\$1,277,948	4.41	\$2,812,473	18.23	\$0	\$29,794	\$1,211,150	3.46
11	55	\$0	\$0	\$904	\$1,366,112	4.77	\$2,049,168	10.92	\$0	\$30,824	\$1,252,995	3.46
12	56	\$0	\$0	\$985	\$1,460,339	5.04	\$2,132,095	10.07	\$0	\$31,889	\$1,296,286	3.46
13	57	\$0	\$0	\$1,070	\$1,561,048	5.25	\$2,216,689	9.39	\$0	\$32,990	\$1,341,073	3.46
14	58	\$0	\$0	\$1,140	\$1,668,707	5.41	\$2,302,816	8.84	\$0	\$34,130	\$1,387,407	3.46
15	59	\$0	\$0	\$1,213	\$1,783,797	5.55	\$2,390,287	8.38	\$0	\$35,310	\$1,435,342	3.46
16	60	\$0	\$0	\$1,290	\$1,906,830	5.66	\$2,478,879	7.99	\$0	\$36,529	\$1,484,933	3.46
17	61	\$0	\$0	\$1,460	\$2,038,267	5.75	\$2,608,982	7.77	\$0	\$37,792	\$1,536,238	3.46
18	62	\$0	\$0	\$1,609	\$2,178,716	5.83	\$2,745,182	7.59	\$0	\$39,097	\$1,589,315	3.46
19	63	\$0	\$0	\$1,722	\$2,328,841	5.90	\$2,887,762	7.43	\$0	\$40,448	\$1,644,226	3.46
20	64	\$0	\$0	\$1,844	\$2,489,306	5.97	\$3,036,954	7.29	\$0	\$41,846	\$1,701,034	3.46
21	65	\$0	\$203,952	\$1,887	\$2,442,745	6.02	\$2,931,294	7.08	\$203,952	\$38,101	\$1,548,806	3.46
22	66	\$0	\$203,952	\$2,012	\$2,392,813	6.06	\$2,847,447	6.95	\$203,952	\$34,227	\$1,391,318	3.46
23	67	\$0	\$203,952	\$2,133	\$2,339,279	6.09	\$2,760,349	6.84	\$203,952	\$30,218	\$1,228,390	3.46
24	68	\$0	\$203,952	\$2,229	\$2,281,917	6.12	\$2,669,842	6.74	\$203,952	\$26,072	\$1,059,832	3.46
25	69	\$0	\$203,952	\$2,304	\$2,220,476	6.14	\$2,578,926	6.67	\$203,952	\$21,782	\$885,451	3.46
26	70	\$0	\$203,952	\$2,486	\$2,154,622	6.16	\$2,512,210	6.64	\$203,952	\$17,344	\$705,045	3.46
27	71	\$0	\$203,952	\$2,566	\$2,084,260	6.18	\$2,413,410	6.59	\$203,952	\$12,753	\$518,405	3.46
28	72	\$0	\$203,952	\$2,603	\$2,009,127	6.20	\$2,304,415	6.53	\$203,952	\$8,003	\$325,318	3.46
29	73	\$0	\$203,952	\$2,549	\$1,928,991	6.21	\$2,184,736	6.48	\$203,952	\$3,089	\$125,559	3.46
30	74	\$0	\$203,952	\$2,377	\$1,843,626	6.22	\$2,053,882	6.43	\$125,559	\$0	\$0	3.46
31	75	\$0	\$203,952	\$2,044	\$1,752,841	6.23	\$1,911,380	6.37	\$0	\$0	\$0	3.46
32	76	\$0	\$203,952	\$2,390	\$1,655,580	6.24	\$1,822,700	6.38	\$0	\$0	\$0	3.46
33	77	\$0	\$203,952	\$2,790	\$1,551,348	6.25	\$1,727,272	6.38	\$0	\$0	\$0	3.46
34	78	\$0	\$203,952	\$3,283	\$1,439,575	6.25	\$1,624,522	6.39	\$0	\$0	\$0	3.46
35	79	\$0	\$203,952	\$3,870	\$1,319,649	6.26	\$1,513,831	6.39	\$0	\$0	\$0	3.46
36	80	\$0	\$203,952	\$4,578	\$1,190,890	6.26	\$1,394,513	6.39	\$0	\$0	\$0	3.46
37	81	\$0	\$203,952	\$5,441	\$1,052,536	6.26	\$1,265,796	6.39	\$0	\$0	\$0	3.46
38	82	\$0	\$203,952	\$6,459	\$903,774	6.26	\$1,126,854	6.39	\$0	\$0	\$0	3.46
39	83	\$0	\$203,952	\$7,706	\$743,658	6.26	\$976,723	6.38	\$0	\$0	\$0	3.46
40	84	\$0	\$203,952	\$9,218	\$571,143	6.26	\$814,338	6.38	\$0	\$0	\$0	3.46
		\$1,000,000	\$4,079,040	\$212,149					\$1,961,127	\$707,979		
		<b>Totals</b>						<b>Totals</b>				

This hypothetical comparison is based on a 45-year-old male in a Preferred Non-Nicotine rate class with a Symetra Accumulator Ascent IUL policy and premium amount of \$100,000 for 10 years. The Putnam Dynamic Low Volatility Excess Return Index™ with Bonus Strategy assumed interest crediting rate is 5.97% and annual policy distributions withdraw to basis and switch to standard loans.<sup>2</sup> The Internal Rate of Return (IRR) is the effective after-tax annual rate at which an amount equal to the illustrated premium must be accumulated in order to generate the net death benefit policy cash surrender value at the end of a referenced policy year.



**Focus: Protection, growth and income opportunities**

**Age**  
45

**Gender**  
Male

**Product**  
Symetra Accumulator Ascent IUL

**Index strategy**  
Putnam Dynamic Low Volatility Excess Return Index™ with Bonus Strategy - 1-Year Point-to-Point

**Rate class**  
Preferred Non-Nicotine

**Policy illustrated rate (assumed)**  
5.97%

**Loan type**  
Standard

**Death benefit (year 40)**  
\$814,338

**Annual premium**  
\$100,000 for 10 years

**Annual policy distributions (years 21-40):**  
\$203,952

**Discover how Symetra Accumulator Ascent IUL can help provide your clients with death benefit protection plus growth and future income potential.**

**Contact us for more information.**

**Symetra Life Sales Desk**

1-877-737-3611

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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.

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

Symetra Accumulator Ascent IUL has fixed and indexed accounts. Interest credited to the indexed accounts is affected by the value of outside indexes. Values based on the performance of any index are not guaranteed. The policy does not directly participate in any outside investment or index.

Symetra reserves the right to add or remove any index or indexed interest crediting method options. If any index is discontinued or if the calculation of any index is changed substantially, Symetra reserves the right to substitute a comparable index.

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 ICG22\_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.

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It is not possible to invest in an index.

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.

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

<sup>1</sup> Calculations assume a combined rate of 60% Capital Gains (20%)/40% Federal Income Tax (32%).

<sup>2</sup> Non-insurance asset fees are deducted at the end of the year from the balance, net of taxes.