

Available with Symetra indexed universal life (IUL) insurance

Introducing

Symetra Allocation Index (AI) Strategies



A balanced approach to managing volatility exposure

Managing volatility with a short-term view can have a negative impact on life insurance policy performance. External influences such as index cap reductions or lower-than-expected market performance may quickly shift a policy off course. Whether the policy is designed for income distribution or policy duration, achieving level performance over the long term can be challenging. That's why we built our new Symetra AI Strategies with a long-term view in mind.

Available with Symetra IUL products, AI Strategies seek to achieve or exceed your illustrated policy performance by allocating funds to an index account based on the level of market volatility using the Cboe VIX[®] Index. When volatility is low, your funds are automatically allocated to the S&P 500[®] Index account. When volatility is high, your funds are allocated to the JPMorgan ETF Efficiente[®] 5 Index account.

We understand the desire to balance growth opportunity with volatility control. With Symetra AI Strategies, we can help remove the guesswork.

Highlights of Symetra AI Strategies

Automatic allocation of funds

Your allocations will be automatically moved based on a widely accepted market volatility indicator—the VIX Index.

Achieving illustrated policy performance

AI Strategies can help the probability that your policy will perform as illustrated.

Policy transparency

You will always know which underlying index strategy your allocation is going into, since you can easily track the VIX Index online at cboe.com/vix.

An industry first

Symetra is the first carrier in the industry to use an external index (VIX) to determine your strategy allocations—and its use for life insurance is exclusive to us!



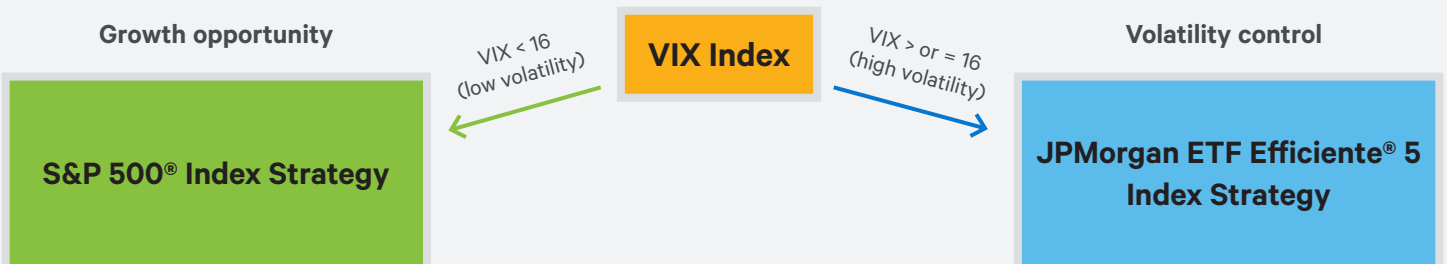
What is the VIX Index?

The Cboe Volatility Index[®] (VIX[®] Index) is a globally recognized gauge of U.S. equity market volatility.

The VIX Index is based on real-time prices of options on the S&P 500 Index, and it's designed to reflect investors' consensus view of the stock market's expected 30-day future volatility.¹

How AI Strategies work

Based on the VIX Index's value two business days before the next monthly allocation date, your funds will allocate to either the S&P 500 or JPMorgan ETF Efficiente 5 index accounts. If the VIX Index value is below 16 (considered low volatility), your funds will allocate to the S&P 500 Index account; if its value is 16 or above (considered high volatility), your funds will allocate to the JPMorgan ETF Efficiente 5 Index account. This approach can help your policy perform as it was illustrated.



The life insurance policy does not directly participate in any outside investment or index. It is not possible to invest in an index.

Not a bank or credit union deposit, obligation or guarantee	May lose value
Not FDIC or NCUA/NCUSIF insured	Not insured by any federal government agency

Talk to your insurance professional to learn more about Symetra AI Strategies.

Life insurance is issued by Symetra Life Insurance Company, 777 108th Ave NE, Suite 1200, Bellevue, WA 98004. Products are not available in all U.S. states or any U.S. territory.

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

Election of the Symetra Allocation Index (AI) Strategies does not guarantee a greater index credit for any index segment term.

There are other index strategies available within Symetra indexed universal life policies.

Allocations to the fixed account or index strategies are based on the allocation instructions provided at time of application, and may be subsequently changed in writing by the policyowner. When allocations occur, an index segment for each respective index strategy is created. Each index segment has its own index crediting method, index value, index cap, index spread, index floor, index participation rate, index segment term, and index start and maturity date. The index caps, floors and participation rates after the initial index segment term may be higher or lower than the initial rates, but will never be less than the guaranteed minimums shown in the policy. The index spreads after the initial index segment term may be higher or lower than the initial spreads, but will never be higher than the guaranteed maximum shown in the policy.

Any growth within the index strategies you select is linked to the performance of the specified market index over the measurement period (1- or 2-year point-to-point). The market index design, rules, composition, and strategy may act as a limit to the specified market index performance. Volatility indexes are designed to manage downside risk but may also limit upside potential. For more information on a specific market index, refer to their index description.

Symetra applies index caps, participation rates, spreads and/or bonus rates (as applicable) to the performance of the specified market index before any applicable index credit is credited to the index segment. Your index credit will not be less than zero percent.

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, they are usually issued under the following endorsement form numbers: Symetra Allocation Index 1-Year Point-to-Point form number ICC20_LE6, Symetra Allocation Index 2-Year Point-to-Point form number ICC20_LE7, S&P 500 Index Account form number ICC20_LE9 and JPMorgan ETF Efficiente 5 Index Account form number ICC20_LE10.

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

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¹ Source: www.cboe.com/vix



Symetra Life Insurance Company
777 108th Avenue NE, Suite 1200
Bellevue, WA 98004-5135

www.symetra.com

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