

# Using life insurance to create a predictable legacy



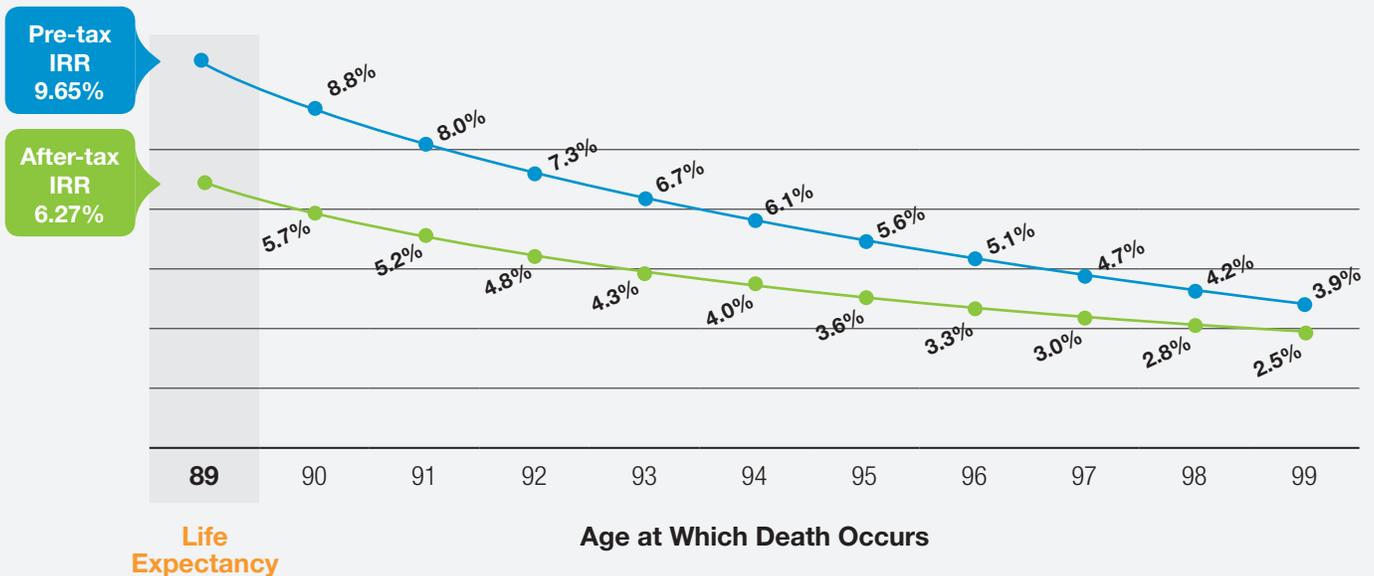
In times of economic uncertainty, many individuals turn to life insurance to help stabilize their investment portfolios. Why?

The death benefit paid to beneficiaries is based on a combination of conservative investments and the mortality predictions derived from actuarial tables. In other words, the life insurance carrier's ability to estimate the time of death of those who pay into a life insurance pool means the policy's proceeds are largely insulated from the market's ups and downs.

Additionally, if properly structured in a trust that exists outside of the taxable estate, the death benefit proceeds are paid to the trust free of federal income and estate taxes.

**Example:**

**Internal Rates of Return (IRR) on \$3 Million Death Benefit<sup>2,3</sup>**

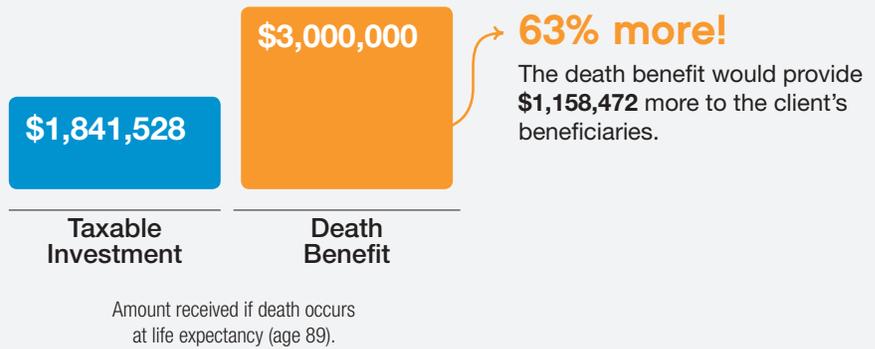


**Life Expectancy**  
 For a 67-year-old female, by life expectancy (age 89) the probability of death occurring is 49%.<sup>4</sup>

*continued >*

## Which legacy would your clients rather leave for beneficiaries?<sup>4</sup>

Earning average annual returns of 4% (subject to 35% federal income taxes), it would take about 10 more years for the investment to grow to match the \$3 million death benefit guaranteed from day one of owning the policy.



Call us for an illustration and see how Symetra UL-G could potentially help your clients leave more to their beneficiaries.

## Contact Us

### Life Sales Desk

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Symetra UL-G is a flexible premium universal life insurance policy. Policy form number is ICC14\_LC2 in most states.

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

This material is not intended to provide investment, tax or legal advice. Clients should consult their attorney or tax advisor for more information.

<sup>1</sup> The Internal Rate of Return (IRR) is the annual effective after-tax interest rate at which life insurance premiums must accumulate in order to match the value of the death benefit at the end of the referenced year.

<sup>2</sup> This hypothetical scenario is for a 67-year-old female with a \$3 million Symetra UL-G policy (Preferred Non-Nicotine rate class), and with a Lapse Protection Benefit to age 121. By life expectancy, age 89, the probability of death occurring is 48.79%. In this scenario, the investment must have earned an average annual interest rate of 6.27%, subject to a federal income tax rate of 35% (9.65% before taxes), in order to equal the life insurance policy's death benefit of \$3 million.

<sup>3</sup> Life Expectancy (LE) is based on the average age at death based on current age, as well as the average probability of death by a certain year. The table used is 2008 VBT (Valuation Basic Tables) produced by the NAIC (National Association of Insurance Commissioners) and SOA (Society of Actuaries). This table is based on the most recent mortality experience for a single life and is intended to provide a minimum standard for the valuation of standard ordinary life insurance. Joint and survivorship life will produce different outcomes. It is important to note that this table should not be used to predict life expectancies and should only be used as a reference. There are many tables available in addition to 2008 VBT Table to calculate life expectancies and other probabilities. This is not a recommendation to forecast or predict the future.

<sup>4</sup> Chart compares what legacy beneficiaries would receive if, each year starting at age 67, the policyowner placed \$57,997 into a taxable investment earning an average annual rate of 4% (subject to a federal income tax rate of 35%) instead of paying premiums on a universal life insurance policy with a no-lapse guarantee.



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