Life Insurance as an Asset Class

Creating a Predictable Legacy in an Unpredictable World

A Supplemental Illustration
Prepared for

Valued Client

Prepared by

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Symetra UL-G is a flexible premium universal life insurance policy.

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

This supplemental illustration applies to policy form ICC14_LC2 available in most states and is not valid unless presented with the basic illustration.

Client Name:	Valued Client	**Initial Death Benefit:**	$3,000,000
Sex/Age/Class:	Female/67/Preferred Non-Nicotine	**First Year Premium:**	$60,758

Important Information About This Supplemental Illustration

A complete understanding of this supplemental illustration shown here requires an understanding of the risks associated with re-positioning assets to maximize assets left to your beneficiaries. This understanding will allow you to evaluate the strategy and explore the advantages of using life insurance as an asset. However, this presentation is intended to show an opportunity and is not a recommendation to use assets to fund the purchase of life insurance.

This supplemental illustration is not intended as investment, accounting, legal or tax advice and Symetra Life Insurance Company does not give investment, accounting, legal or tax advice. This illustration does not attempt to provide more than general U.S. tax information associated with life insurance policies. This information is written to support the promotion or marketing of life insurance issued by Symetra Life Insurance Company. You should seek advice based on your particular circumstances from an independent tax advisor.

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 the 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 valuation of standard ordinary life insurance. Joint and survivorship life will provide 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 to calculate life expectancies and other probabilities. This is not a recommendation to forecast or predict the future.

Life insurance as an Asset Class provides a possible strategy based on the assumptions and data provided by you, the client. The accuracy of this data will be enhanced by you providng assumptions that correctly reflect your situation.

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In the same way auto and homeowners insurance provide for protection from unexpected financial losses, life insurance can provide your beneficiaries or business with a predictable death benefit if something were to happen to you. When used as an estate planning tool, the life insurance proceeds can yield a more competitive rate of return when compared to legacy assets held in a taxable investment.

Life insurance adds predictability

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 based on actuarial tables. In other words, the life insurance company'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.

Benefits of owning life insurance

When properly structured, life insurance may provide several additional benefits:

Access to Money

The life insurance death benefit can help equalize the inheritance received by your beneficiaries, and provide them with the money they may need to:

- Pay off a mortgage.
- Replace income.
- Pay estate, income and capital gains taxes.

Control

As the owner of the policy, you direct how the death benefit proceeds are distributed to beneficiaries, and help ensure your legacy avoids the costs and delays of probate.

Self-Completion

The life insurance policy death benefit can facilitate "self-completion" of your financial strategy by:

- Providing cash to replace lost income and future contributions to savings.
- Avoiding the need to sell assets during a down market and allowing assets to continue growing.
- Funding a business transition plan and providing cash flows to help your business stay afloat during the transition period.

Maximizing Wealth Transfer

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

Note: Although proceeds of life insurance are generally received income tax-free by beneficiaries, estate and local taxes may apply.

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Using Life Insurance to Add Predictability

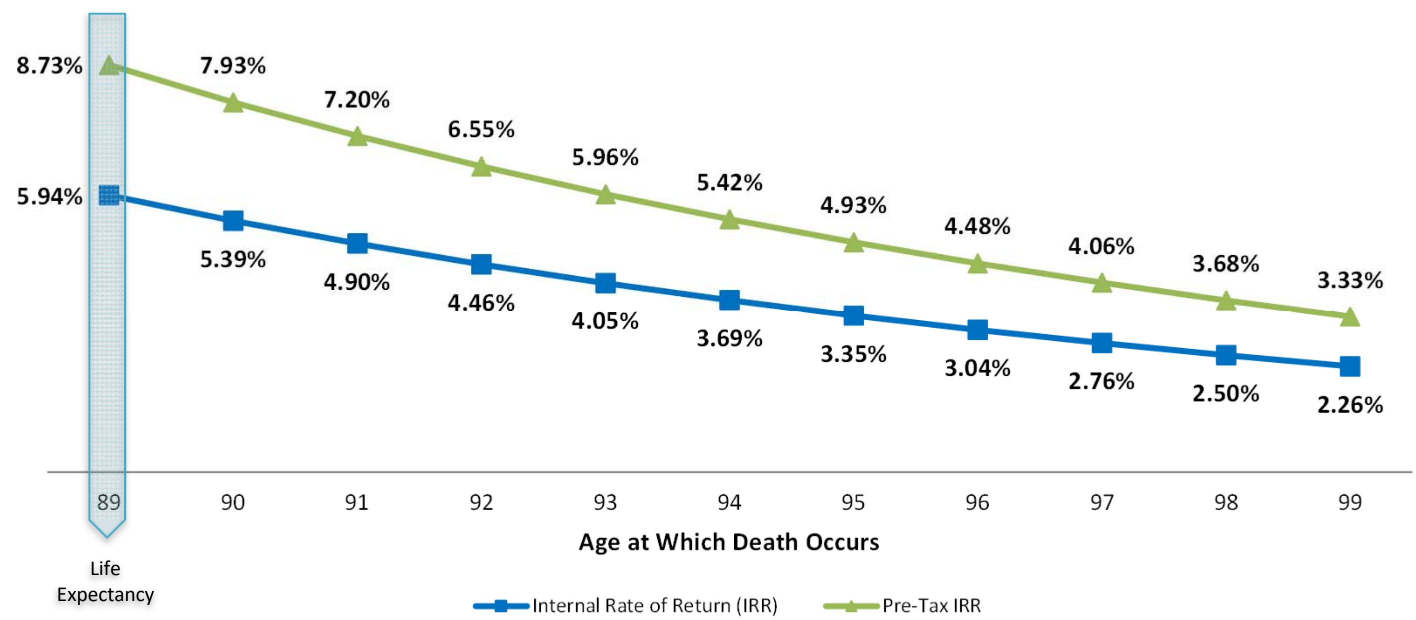
Summary Year 23

Age at Life Expectancy (LE): [1]	89
Probability of Death:	48.79%
Annual Premium:	$60,758
Death Benefit:	$3,000,000
IRR at LE:	5.94%
Pre-Tax IRR (32%):	8.73%

Rates of Return

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

By life expectancy (LE), age 89, the probability of death occuring is 48.79%. An investment must have earned an average annual interest rate of 5.94% after federal income taxes (8.73% before taxes) to equal the life insurance policy's net death benefit of $3,000,000.



Creating a Predictable Legacy

Symetra UL-G 4.0

Client Name:	Valued Client	Initial Death Benefit:	$3,000,000
Sex/Age/Class:	Female/67/Preferred Non-Nicotine	First Year Premium:	$60,758

Life Insurance Adds Predictability

Based on current assumptions, not guaranteed

Year	Age	Annual Premium Outlay	Net Death Benefit	IRR on Net Death Benefit[1]	Pre-Tax IRR on Net Death Benefit[2]	Probability of Death (End of Year)[3]
1	67	$60,758	$3,000,000	4837.62%	7114.15%	0.15%
2	68	$60,758	$3,000,000	554.46%	815.38%	0.42%
3	69	$60,758	$3,000,000	228.13%	335.48%	0.80%
4	70	$60,758	$3,000,000	132.30%	194.56%	1.30%
5	71	$60,758	$3,000,000	89.27%	131.28%	1.92%
6	72	$60,758	$3,000,000	65.49%	96.30%	2.65%
7	73	$60,758	$3,000,000	50.63%	74.46%	3.51%
8	74	$60,758	$3,000,000	40.58%	59.67%	4.52%
9	75	$60,758	$3,000,000	33.37%	49.08%	5.67%
10	76	$60,758	$3,000,000	27.99%	41.16%	6.99%
11	77	$60,758	$3,000,000	23.84%	35.06%	8.50%
12	78	$60,758	$3,000,000	20.55%	30.22%	10.21%
13	79	$60,758	$3,000,000	17.89%	26.30%	12.15%
14	80	$60,758	$3,000,000	15.69%	23.08%	14.34%
15	81	$60,758	$3,000,000	13.87%	20.39%	16.79%
16	82	$60,758	$3,000,000	12.32%	18.12%	19.52%
17	83	$60,758	$3,000,000	11.00%	16.17%	22.54%
18	84	$60,758	$3,000,000	9.86%	14.49%	25.86%
19	85	$60,758	$3,000,000	8.86%	13.03%	29.65%
20	86	$60,758	$3,000,000	7.99%	11.75%	33.89%
21	87	$60,758	$3,000,000	7.22%	10.62%	38.55%
22	88	$60,758	$3,000,000	6.54%	9.62%	43.55%
23	89	$60,758	$3,000,000	5.94%	8.73%	48.79%
24	90	$60,758	$3,000,000	5.39%	7.93%	54.13%
25	91	$60,758	$3,000,000	4.90%	7.20%	59.36%
26	92	$60,758	$3,000,000	4.46%	6.55%	64.41%
27	93	$60,758	$3,000,000	4.05%	5.96%	69.22%
28	94	$60,758	$3,000,000	3.69%	5.42%	73.75%
29	95	$60,758	$3,000,000	3.35%	4.93%	77.93%
30	96	$60,758	$3,000,000	3.04%	4.48%	81.74%

1 The Internal Rate of Return (IRR) on the death benefit 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 at the end of a referenced policy year.

2 The Internal Rate of Return (IRR) on the death benefit is the effective pre-tax annual rate at which an amount equal to the illustrated premium must be accumulated in order to generate the net death benefit at the end of a referenced policy year. Assumes a federal income tax rate of 32%.

Creating a Predictable Legacy

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Life Insurance Adds Predictability

Based on current assumptions, not guaranteed

Year	Age	Annual Premium Outlay	Net Death Benefit	IRR on Net Death Benefit[1]	Pre-Tax IRR on Net Death Benefit[2]	Probability of Death (EOY)[3]
31	97	$60,758	$3,000,000	2.76%	4.06%	85.15%
32	98	$60,758	$3,000,000	2.50%	3.68%	88.32%
33	99	$60,758	$3,000,000	2.26%	3.33%	91.12%
34	100	$60,758	$3,000,000	2.04%	3.00%	93.50%
35	101	$60,758	$3,000,000	1.84%	2.70%	95.41%
36	102	$60,758	$3,000,000	1.64%	2.42%	96.89%
37	103	$60,758	$3,000,000	1.47%	2.16%	97.97%
38	104	$60,758	$3,000,000	1.30%	1.91%	98.72%
39	105	$60,758	$3,000,000	1.15%	1.68%	99.22%
40	106	$60,758	$3,000,000	1.00%	1.47%	99.54%
41	107	$60,758	$3,000,000	0.86%	1.27%	99.73%
42	108	$60,758	$3,000,000	0.74%	1.08%	99.85%
43	109	$60,758	$3,000,000	0.62%	0.91%	99.91%
44	110	$60,758	$3,000,000	0.50%	0.74%	99.95%
45	111	$60,758	$3,000,000	0.40%	0.59%	99.97%
46	112	$60,758	$3,000,000	0.30%	0.44%	99.99%
47	113	$60,758	$3,000,000	0.20%	0.30%	99.99%
48	114	$60,758	$3,000,000	0.11%	0.17%	100.00%
49	115	$60,758	$3,000,000	0.11%	0.17%	100.00%
50	116	$60,758	$3,000,000	0.00%	0.00%	100.00%
51	117	$60,758	$3,000,000	0.00%	0.00%	100.00%
52	118	$60,758	$3,000,000	0.00%	0.00%	100.00%
53	119	$60,758	$3,000,000	0.00%	0.00%	100.00%

1 The Internal Rate of Return (IRR) on the death benefit 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 at the end of a referenced policy year.

2 The Internal Rate of Return (IRR) on the death benefit is the effective pre-tax annual rate at which an amount equal to the illustrated premium must be accumulated in order to generate the net death benefit at the end of a referenced policy year. Assumes a federal income tax rate of 32%.