

Performance of Index Segments

Symetra Accumulator IUL

Indexed Universal Life Insurance



Your Symetra Accumulator IUL policy offers nine index strategies: three **Base Index**, three **Core Index**, and three **Select Index Strategies** that can help your policy value grow based on the performance of the S&P 500® Index, JPMorgan ETF Efficiente® 5 Index or a blend of both (Blended S&P 500® and JPMorgan ETF Efficiente® 5 Index). If index performance is positive, your allocations are credited interest when the segment matures (1- or 2-year point-to-point¹).

Below are the performance returns for matured index segments. Policy, rider and any applicable index strategy charges, which will reduce the index credit value, aren't reflected in these performance numbers. Performance data for 2-year Core Index, Select Index, and Base Index Strategies will be added when these index segments mature beginning in March and October 2019 respectively.

Performance returns by index crediting strategy and index segment term

Index Segment Term	Base Index Strategies (Introduced October 15, 2018)					Core Index Strategies (Introduced October 9, 2017)					Select Index Strategies (Introduced March 30, 2018)				
	1-year ¹ S&P 500	1-year ¹ JPMorgan	2-year ¹ S&P 500	2-year ¹ JPMorgan	2-year ¹ Blended*	1-year ¹ S&P 500	1-year ¹ JPMorgan	2-year ¹ S&P 500	2-year ¹ JPMorgan	2-year ¹ Blended*	1-year ^{1,2} S&P 500	1-year ¹ JPMorgan	2-year ¹ S&P 500	2-year ¹ JPMorgan	2-year ¹ Blended*
10/16/2017 to 10/15/2018						7.55%	0.00%								
11/14/2017 to 11/14/2018	Index segment not created.					4.76%	0.00%				Index segment not created.				
12/14/2017 to 12/14/2018						0.00%	0.00%								
1/16/2018 to 1/14/2019						0.00%	0.00%								

Historical results are not necessarily indicative of future results. While the past performance of an index is not a predictor of future return, it does provide perspective when evaluating future possibilities.

*The index change rate actually credited to the 2-year Blended S&P 500® and JPMorgan ETF Efficiente® 5 Indexes at maturity. Blended strategies use 50% of the 2-year S&P 500® and 50% of the 2-year JPMorgan ETF Efficiente® 5 indexes in the performance calculation.

Important Information

Symetra Accumulator IUL is a flexible-premium adjustable life insurance policy with index-linked interest options issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Not available in all U.S. states or any U.S. territory; however, 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 contact your insurance professional for complete details.

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

Symetra Accumulator 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.

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 policy owner. 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 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.

An index segment represents the portion of the index account that credits interest based on a change in the indexes applicable to that index segment. Index credits are calculated and credited (if applicable) on the respective index segment's maturity date. Amounts withdrawn from the index account before the index segment's maturity date will not receive an index credit, if applicable, for that term.

The initial index cap, index floor and index participation rate are established on the allocation date. An index segment represents the portion of the index account that credits interest based on a change in the indexes applicable to that index segment. The index caps, floors and participation rates after the initial index term may be higher or lower than the initial, but will never be less than the guaranteed minimum shown in the policy.

Except for the JPMorgan ETF Efficiente® 5 Index, 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.

The Select Index Strategies are available for an additional cost and allow you to participate in higher index caps and/or participation rates.

Allocations to the Base Index Strategies provide lower index caps and/or participation rates than other strategies, but guarantee the payment of an additional index credit, which is applied to the account value upon maturity of the segment.

Election of a Select and/or Base Index Strategy does not guarantee a greater index credit for any other index segment term.

Other charges, such as policy, rider and any applicable index strategy charges, may impact the index segment value and result in a lower index credit value.

Symetra reserves the right to add, modify or remove any index strategy or indexed interest 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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This is not a complete description of the Symetra Accumulator IUL policy. For a more complete description, please refer to the policy.

¹ Point-to-point means the index value is measured from the beginning of the index segment term to the end of the index segment term. If the index has grown in value at the end of the interest term, the indexed account will be credited interest based on that growth. The credited interest may or may not be capped depending on the index strategy chosen.



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