

Symetra Accumulator IUL

Indexed Universal Life Insurance



Base Index Strategies:

- S&P 500® Index Base – 1-Year Point-to-Point (with a cap)
- JPMorgan ETF Efficient® 5 Index Base – 1-Year Point-to-Point (without a cap)
- Blended S&P 500® and JPMorgan ETF Efficient® 5 Index Base – 2-Year Point-to-Point (without a cap)

Core Index Strategies:

- S&P 500® Index – 1-Year Point-to-Point (with a cap)
- JPMorgan ETF Efficient® 5 Index – 1-Year Point-to-Point (without a cap)
- Blended S&P 500® and JPMorgan ETF Efficient® 5 Index – 2-Year Point-to-Point (without a cap)

Select Index Strategies:

- S&P 500® Index Select – 1-Year Point-to-Point (with a cap)
- JPMorgan ETF Efficient® 5 Index Select – 1-Year Point-to-Point (without a cap)
- Blended S&P 500® and JPMorgan ETF Efficient® 5 Index Select – 2-Year Point-to-Point (without a cap)

More cash value accumulation potential for your clients

Accumulator IUL now offers nine index-crediting strategies—including exclusively licensed volatility control options for use in indexed life insurance—plus strong embedded guarantees, competitive policy costs and product transparency.

Our new **Base Index Strategies** guarantee the payment of an additional index credit that is applied to the account value at segment maturity. This credit is in addition to any applicable index credits. The Base Index Strategies provide lower index caps and/or participation rates than our Core and Select Index Strategies.¹

Core Index Strategies provide higher index caps and/or participation rates than our Base strategies.

Select Index Strategies provide opportunities for higher index caps and/or participation rates than our other index strategies, for an additional cost.²

All index strategies allow clients to experience a portion of the market's upside potential, limit downside risk, and lock-in any index credit earned during the segment term to protect growth against losses in negative markets.

Product highlights include:

- ✓ Strong policy cash value accumulation potential and competitive distributions.
- ✓ A Guaranteed Persistency Bonus of 15% of the index credit beginning in policy year 11.
- ✓ A 2% cumulative Lookback Guarantee that may increase policy values every eight years.
- ✓ Index credits based on the index segment value at the **beginning** of the index segment term, net of any withdrawals or standard loans taken during the term.³
- ✓ Ability to switch between standard and participating loans once per year without repaying the loan.
- ✓ Guaranteed minimum cap of 2.75% on the S&P 500® Index Base – 1-Year Point-to-Point Strategy, 3.5% on the S&P 500® Index – 1-Year Point-to-Point Strategy, and 4.25% on the S&P 500® Index Select – 1-Year Point-to-Point Strategy.

Learn how Accumulator IUL can provide the life insurance protection clients need, plus growth potential for future income they want.

Contact Us

Symetra Life Sales Desk

1-877-737-3611

Weekdays, 8 a.m. to 6 p.m. ET

lifesales@symetra.com

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 98004-5135. This policy is 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.

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.

Withdrawals or loans may not be allowed in certain situations. Amounts withdrawn will decrease the policy death benefit and may be subject to a withdrawal processing fee. Loans may have a permanent effect on the policy, even if repaid.

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.

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 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 they 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.

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.

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 your clients 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 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 index segment term.

The "S&P 500 Index" is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJI"), and has been licensed for use by Symetra Life Insurance Company ("Symetra"). Standard & Poor's[®] and S&P[®] are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones[®] is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Symetra. Symetra's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

The JPMorgan ETF Efficiente[®] 5 Index ("Index") has been licensed to Symetra Life Insurance Company (the "Licensee") for the Licensee's benefit. Neither the Licensee nor Symetra Accumulator IUL (individually, the "Product") is sponsored, operated, endorsed, recommended, sold or promoted by J.P. Morgan Securities LLC ("JPMS") or any of its affiliates (together and individually, "JPMorgan"). JPMorgan makes no representation and gives no warranty, express or implied, to policyowners in or those otherwise taking exposure to the Product. Such persons should seek appropriate professional advice before making any investment. The Index has been designed and is compiled, calculated, maintained and sponsored by JPMS without regard to the Licensee, the Product or any policyowner. JPMorgan is under no obligation to continue compiling, calculating, maintaining or sponsoring the Index. JPMorgan may independently issue or sponsor other indices or products that are similar to and may compete with the Index and the Product. JPMorgan may also transact in assets referenced in the Index (or in financial instruments such as derivatives that reference those assets). These activities could have a positive or negative effect on the value of the Index and the Product.

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

¹ The additional index credit rate currently is 0.50% for our 1-Year Point-to-Point Base Index Strategies and 1.00% for our 2-Year Point-to-Point Base Index Strategy. These rates are guaranteed.

² Currently, 1-Year Select Index Strategies have an additional charge of 0.50% and the 2-Year Select Index Strategy has an additional charge of 1.00%. Charges are subject to change without notice.

³ 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 Life Insurance Company
777 108th Avenue NE, Suite 1200
Bellevue, WA 98004-5135
www.symetra.com

Symetra[®] is a registered service mark of
Symetra Life Insurance Company.