

# Symetra Accumulator IUL

## Indexed Universal Life Insurance



Symetra Accumulator IUL and its associated riders are currently available in all states except the following:

Description	States Not Available
Base Policy	NY*
Base Index Strategies	CA, NY*
Core Index Strategies	NY*
Select Index Strategies	NY*
Accelerated Death Benefit for Chronic Illness Rider	NY*
Accelerated Death Benefit for Chronic Illness Plus Rider	CA*, NY*
Accelerated Death Benefit for Terminal Illness Rider	NY*
Charitable Giving Benefit Rider	NY*
Overloan Lapse Protection Rider	NY*
Supplemental Protection Rider	NY*
Surrender Value Enhancement Rider	NY*

\* States not filed.

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. 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.

Policy riders are not available in all states and terms and conditions may vary by state in which they are available. Where available, they are usually issued under the following form numbers: Accelerated Death Benefit for Chronic Illness Rider form number ICC16\_LE6, Accelerated Death Benefit for Chronic Illness Plus Rider form number ICC16\_LE7, Accelerated Death Benefit for Terminal Illness Rider form number ICC16\_LE5, Charitable Giving Benefit Rider form number ICC16\_LE8, Overloan Lapse Protection Rider form number ICC17\_LE5, Supplemental Protection Rider form number ICC17\_LE6 and Surrender Value Enhancement Rider form number ICC17\_LE4.

A rider is a provision of the policy that may have additional costs, limitations, potential benefits and features that should never be confused with the base policy itself. Before evaluating the benefits of a rider, carefully examine the policy to which it is attached.

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.

The Select Index Strategies are available for an additional cost and provide policyowners the opportunity 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.

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

Products and services vary by distributor. Our New York subsidiary issues our products for New York residents.

[www.symetra.com](http://www.symetra.com)

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