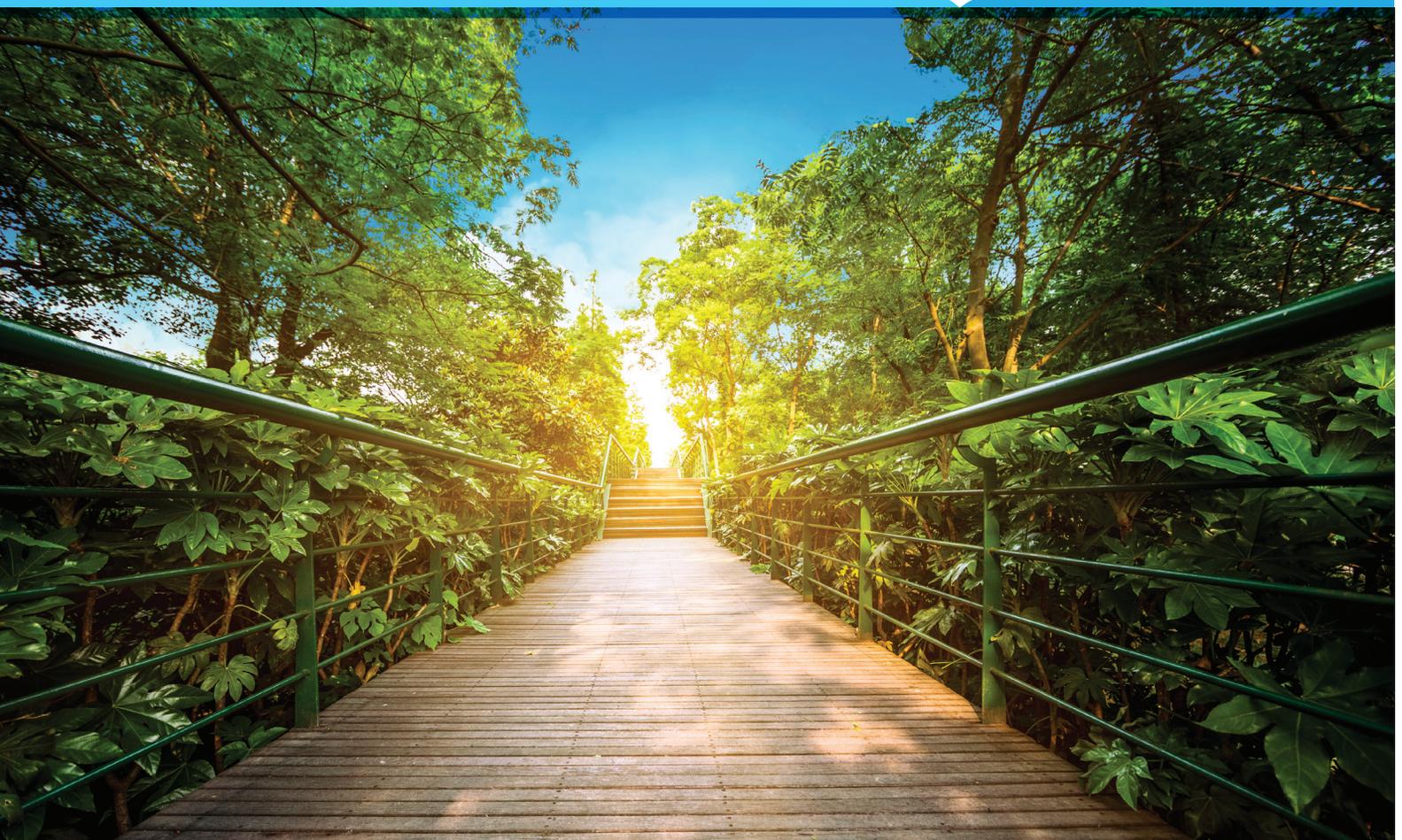


# Coverage on your terms

**Symetra**

Term Life Insurance



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

# Will they be protected when you're gone?

It's hard work to support a family or build a business. But without life insurance, you may be putting them at risk if you die unexpectedly. **Symetra Term Life Insurance** is designed to help ensure that your family and business have the financial protection they need to continue on without you.

## Symetra Term can be used for:

- Business continuity and employee retention.
- Family income replacement.
- Debt payoff.
- Dependent children or elderly parents.
- Final expenses.
- Your surviving spouse's retirement.



# What is Symetra Term?

Symetra Term is a life insurance policy providing financial protection for your family or business for 10, 15, 20 or 30 years. If the insured dies during the term of the policy, Symetra Life Insurance Company will pay a “death benefit” to the designated beneficiaries in a lump sum or in monthly payments. Symetra Term offers guaranteed level premiums during the initial term and the flexibility to convert to a permanent policy should your circumstances change.

## Included rider

### **Accelerated Death Benefit for Terminal Illness Rider**

If a licensed physician certifies that the insured is terminally ill with less than 12 months to live, up to 75% of the policy’s death benefit (maximum \$500,000) can be accelerated in a lump sum.

## Other optional riders (available for an additional cost)

### **Insured Children’s Term Insurance Rider<sup>1</sup>**

Provides \$1,000 to \$10,000 of life insurance coverage on dependent children ages 15 days through 17 years. Benefit is paid if death occurs prior to age 25.

### **Waiver of Premium Rider<sup>2</sup>**

Waives premiums for policies with a death benefit of \$5 million or less, and continues coverage if the insured is totally disabled for a consecutive period of at least six months.

### **Accidental Death Benefit Rider<sup>3</sup>**

If the insured dies by accident, provides an additional death benefit of three times the policy’s face amount up to \$250,000, whichever is less.

### **Additional Term Insurance Rider<sup>4</sup>**

Adds level term life insurance coverage for a family member or business partner, with face amounts starting at \$100,000. The rider must have the same term coverage period as the base policy.

Help ensure the survival of your business or the financial security of your family with Symetra Term.

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## Advantages of Symetra Term

**Customized coverage:** If you want coverage for a specific period of time, you can choose a custom term period that meets your needs—10, 15, 20 or 30 years.

**Guaranteed level premiums:** Symetra Term premiums are guaranteed to never increase during the initial level term of your policy. You will always know what your insurance will cost over time.

**Advance access:** Up to 75% of a policy's death benefit (\$500,000 maximum) can be received in advance if the insured is certified by a licensed physician to be terminally ill with less than 12 months to live.

**Portability:** Unlike employer-based group insurance, Symetra Term stays with you if you change employers or lose your job.

**Flexible protection:** Life insurance proceeds are generally free from federal income tax and can be used to cover immediate or future needs.<sup>5</sup>

**Business protection:** Life insurance proceeds can be used to help protect your business from the loss of high-value business owners or employees (key persons), to attract and retain top talent (executive bonus plans), or to assure the seamless transfer of business ownership upon your death (buy-sell agreements).

**Option to convert:** If your circumstances change and you want permanent coverage, you may be eligible to convert your term policy to a permanent policy that we offer in your state of residence.

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## Is Symetra Term right for you?

**You may benefit from Symetra Term if you want:**

- **Financial security** for your business and loved ones.
- **Predictable** and **cost-effective** premiums.
- **Transparent** coverage that's easy to understand.

**Ask your insurance professional about the features and benefits of Symetra Term Life Insurance.**

## Why Symetra?

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We love what we do. Symetra provides annuities, life insurance and employee benefits that help people live with financial security and confidence, and we've done it for more than 60 years. Like our icon—the swift—we're quick, hardworking and nimble in serving our customers. We can help your financial future take flight.



**Three guiding principles form the foundation for how we make decisions: Value, Transparency and Sustainability—or VTS. Simply put, VTS defines how we do business inside and out. What does it mean?**

- **Value:** Products and solutions people need at a competitive price—backed by dedication to excellent customer service.
- **Transparency:** We communicate clearly and openly so people can understand what they are buying.
- **Sustainability:** Our products stand the test of time. We're financially disciplined so we'll be here when customers need us.

**To learn more about Symetra, visit [www.symetra.com](http://www.symetra.com).**



## Important information

Symetra Term Life Insurance is issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Policy form number is ICC18\_LC1 in most states. Not available in all U.S. states or any U.S. territory.

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: Insured Children's Term Insurance Rider form number ICC18\_LE4, Accidental Death Benefit Rider form number ICC18\_LE2, Waiver of Premium Rider form number ICC18\_LE3, Additional Term Insurance Rider form number ICC18\_LE1 and Accelerated Death Benefit for Terminal Illness Rider form number ICC16\_LE1.

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.

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.

Certain benefits or riders may have tax implications. Consult with your legal or tax advisor prior to purchasing.

The Accelerated Death Benefit for Terminal Illness Rider is only available for insureds issue ages 20-85 and is not available on rated policies.

Receipt of an accelerated death benefit may be taxable. Consult with your personal tax or legal advisor before exercising this rider. You may also lose your right to receive certain public funds such as Medicare, Medicaid, Social Security, Supplemental Security Income (SSI), and possibly others. The accelerated death benefit is intended to qualify under section 101(g) (26 U.S.C. 101(g)) of the Internal Revenue Code of 1986, as amended. The death benefit and loan value will be reduced if an accelerated death benefit is paid. There is no restriction on the use of proceeds of these accelerated death benefits.

This is not a complete description of the Symetra Term policy. For a more complete description, please ask your insurance professional.

<sup>1</sup> The Insured Children's Term Insurance Rider pays a death benefit upon receipt of documentation that the insured child died while the rider is in-force and the child was under 25 years of age.

<sup>2</sup> The Waiver of Premium Rider waives premiums if the insured is totally disabled due to injury or sickness for six consecutive months or more, and the injury or sickness commenced before the policy anniversary following the insured's 60th birthday. If premiums are being waived at that time, premiums will continue to be waived for as long as the total disability continues. If total disability commenced after the policy anniversary following the insured's 60th birthday, premiums will continue to be waived up to the policy anniversary date following the insured's 65th birthday. Policies with a face amount in excess of \$5 million are not eligible for the Waiver of Premium.

<sup>3</sup> The Accidental Death Benefit Rider pays an additional death benefit upon satisfactory proof that the insured died of an accidental death. The insured must have died within 180 days from the date of the accident. The minimum amount is \$5,000, and the maximum amount is three times the face amount up to a maximum of \$250,000, whichever is less.

<sup>4</sup> The Additional Term Insurance Rider face amount may not exceed the face amount on the base policy. Rider coverage may not be increased. Decreases are permitted only after the first year anniversary of the rider, but may not decrease below \$25,000.

<sup>5</sup> Although proceeds of life insurance are generally received income tax-free by beneficiaries, estate and local taxes may apply. Consult with your legal or tax advisor for more information.



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