

**Fact Sheet**



**Symetra UL-G**  
Universal 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

# Symetra UL-G Universal Life Insurance

**Symetra UL-G is a flexible premium universal life insurance product designed for guaranteed coverage.**

## Basics

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### Key Benefits

- Protection against policy lapses via a Lapse Protection Benefit rider, provided that premiums are paid exactly as illustrated.<sup>1</sup>
  - Guaranteed death benefit protection available.
  - Accelerated death benefit riders available.
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### Issue Ages

16 to 85 years old

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### Coverage Period

Duration of guarantee is customizable, either for a specific time period or the insured's lifetime.

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### Rate Classes

- Super Preferred Non-Nicotine
  - Preferred Non-Nicotine
  - Standard Plus Non-Nicotine
  - Standard Non-Nicotine
  - Preferred Nicotine
  - Standard Nicotine
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Qualifying for our **GoodLife Rewards** program can potentially lower the overall cost of insurance.<sup>2</sup>

- Available to insureds from 20-70 years old.
  - Credits may be applied during underwriting for good health and lifestyle.
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### Lapse Protection Benefit<sup>1</sup>

The Lapse Protection Benefit ensures that the insured's policy will be in-force for as long as they'd like, without regard to factors such as policy charges and changes in interest rates that are outside of their control. As long as sufficient premium payments are made on a timely basis (exactly as illustrated), no unscheduled loans or partial withdrawals are taken, no increases in face amount or changes in death benefit options are made, and policy loan value does not exceed the policy's cash surrender value, the insurance coverage will remain in effect. If you wish to terminate this benefit, any costs associated with the benefit will no longer be deducted and previous charges will not be returned.

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### Lapse Protection Value

The Lapse Protection Value is a notional amount that is used to determine whether or not the Lapse Protection Benefit is in effect. If the amount of the Lapse Protection Value is greater than or equal to zero and the policy cash surrender value exceeds the insured's policy's loan value, then the Lapse Protection Benefit is "in effect." Any period when your Lapse Protection Benefit is in effect is known as a Lapse Protection Benefit Period.

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### Lapse Protection Benefit Period

While in a Lapse Protection Benefit Period, your policy will not enter the Grace Period even if your net cash surrender value is insufficient to pay your monthly deduction. However, any changes to the policy, such as changes to scheduled premiums, partial withdrawals and loans against the policy, may reduce the guarantee's duration. It's possible to make additional payments to place the guarantee back to its original illustrated duration, but this will result in increased premium payments. It is also important to note that certain changes, such as increasing the face amount or changing the death benefit option, will automatically terminate the Lapse Protection Benefit rider. Once the rider is terminated, it cannot be reinstated.

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### Minimum Policy Size

\$100,000: All rate classes.

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## Basics (continued)

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**Death Benefit Option** Option A: Level Face Amount

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**Current and Minimum Interest Rates** Each net premium is guaranteed to earn a current interest rate for a 12-month period from the date the premium is received. This rate is guaranteed to be no less than 2%.  
Visit [www.symetra.com/liferates](http://www.symetra.com/liferates) to view current interest rates.

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## Included Benefits<sup>3</sup>

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**Chronic Illness Rider<sup>4,5,6,7</sup>** Up to 50% of the policy's death benefit (\$500,000 maximum) can be accessed in advance if a licensed health care practitioner certifies during the prior 12-month period that the insured:

- Is unable to perform at least two of six activities of daily living for a period of at least 90 days due to a loss of functional capacity, or
- Has a severe cognitive impairment, requiring substantial supervision to ensure the health and safety of him or herself.

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**Terminal Illness Rider<sup>5,7</sup>** Up to 75% of the policy's death benefit (\$500,000 maximum) can be accessed in advance if a licensed physician certifies the insured is terminally ill with less than 12 months to live. The benefit is paid in a lump sum, without surrender charges.

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## Optional Riders<sup>3</sup>

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**Chronic Illness Plus Rider<sup>4,7,8</sup>** Selected at issue and available at an additional cost, this rider allows for up to 100% of the policy's death benefit to be accessed in advance (with a monthly benefit of 2%, capped at the then current IRS per diem times 30) if the insured:

- Is certified by a licensed health care practitioner, during the prior 12-month period, as being unable to perform at least two of six activities of daily living for a period of at least 90 days due to a loss of functional capacity, or having a severe cognitive impairment, requiring substantial supervision to ensure the health and safety of him or herself; and
- Is annually recertified by a licensed health care practitioner to continue receiving benefits.

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**Return of Premium (ROP) Rider<sup>9</sup>** Selected at issue and available at an additional cost, this rider provides the opportunity to receive back up to 100% of premiums paid at the end of either the 20th or 25th policy year should you determine that insurance coverage is no longer needed. The ROP Rider will provide the greater of the Net Cash Surrender Value and the ROP Value. At the end of the 20th policy year, you will be notified in writing of the opening of a 90-day window in which you may exercise the rider benefit. If it is not exercised, another 90-day window will be available at the end of the 25th policy year.

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**Accidental Death Benefit** Selected at issue and available at an additional cost, this rider provides an additional death benefit of \$250,000 or up to three times the policy's face amount, whichever is less, if the insured's death is accidental.

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**Additional Term Rider** Selected at any time and available at an additional cost, this rider adds 20 years of level term life insurance to the insured's policy.

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**Charitable Giving Benefit<sup>10</sup>** Selected at issue and available at no additional cost, this rider provides an additional benefit of 1% of the base policy face amount (up to \$100,000) to the qualified charity of the policyowner's choice upon the insured's death.

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## Charges

<b>Lapse Protection Benefit Rider Charge</b>	An actual, dollar-amount charge taken from the accumulation value of the policy as consideration for the Lapse Protection Benefit. The Benefit Rider Charge is based on a percentage of the face amount of the policy and any supplemental riders.
<b>Return of Premium Rider Charge</b>	A charge for the Return of Premium Rider will be taken from the accumulation value of your policy. The amount will depend upon the age, gender (where permitted by law) and risk class of the insured.
<b>Monthly Administration Charge</b>	Currently \$10 per month; guaranteed not to exceed \$30.
<b>Monthly Expense Charge</b>	Rate per thousand of face amount, and varies by insured's gender (where permitted by law), underwriting class, issue age, policy size and policy duration.
<b>Premium Expense Charge</b>	Currently 6% of the total premium in all years; guaranteed not to exceed 9%.
<b>Cost of Insurance</b>	Deducted monthly from the base policy up to the insured's age of 120 and is a rate per thousand of the net amount at risk. Rider charges, if any, are also deducted monthly; however, they may have earlier termination dates.
<b>Surrender Charge</b>	9-year decreasing schedule based on a rate per thousand that varies by the insured's gender (where permitted by law), underwriting class and issue age.

Symetra UL-G is a flexible premium universal life insurance policy 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 ICC14\_LC2.

The Lapse Protection Benefit, form number ICC13\_LE5 or ICC14\_LE7, is not available in all states and terms and conditions may vary by state in which it is available. Insurance coverage will continue as long as the Lapse Protection Benefit remains in effect. Note that any increase in the policy's face amount after issue will terminate the Lapse Protection Benefit.

The Return of Premium (ROP) Rider, form number ICC15\_LE5, is an optional rider offered at an additional charge. Under this Rider, if a full surrender is requested during an ROP Access Period, we will pay an amount equal to the greater of the Net Cash Surrender Value and the ROP Value. There are conditions when you may not receive 100% of your premiums back. In order to qualify for the benefit, the Rider must be in effect and in a ROP Access Period and all eligibility requirements must be met. Prior to the start of any ROP Access Period, we will send a communication with available options. Exercising the ROP Rider will result in the termination of the policy.

The Return of Premium (ROP) Rider is not available without the Lapse Protection Benefit (LPB) Rider. If the LPB is terminated or any portion of the death benefit is accelerated, the ROP will also terminate.

Policy riders are not available in all U.S. states or any U.S. territory; where available, they are usually issued under the following rider form numbers: Chronic Illness Rider form number ICC15\_LE1, Terminal Illness Rider form number ICC15\_LE2, Chronic Illness Plus Rider form number ICC15\_LE4, Accidental Death Benefit form number ICC11\_LE2, Additional Term Rider form number ICC11\_LE3 and Charitable Giving Benefit form number ICC11\_LE5.

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 call your insurance professional for complete details.

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

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.

<sup>1</sup> The Lapse Protection Benefit prevents the policy from entering the Grace Period when the policy is in a Lapse Protection Benefit Period. Coverage will remain in effect as long as the cash surrender value of the policy is greater than the sum of all outstanding policy loans and loan interest, sufficient premiums are paid, no unscheduled loans or withdrawals are taken, no increases are made to the face amount and the Death Benefit Option is not changed.

<sup>2</sup> Restrictions may apply to Symetra GoodLife Rewards and it is subject to change without notice.

<sup>3</sup> May not be available in all states and terms and conditions may vary by states in which they are available.

<sup>4</sup> "Cognitive impairment" generally means a loss or deterioration in a person's intellectual capacity and includes diseases like Alzheimer's and various forms of irreversible dementia. "Activities of daily living" generally means routine daily self-care activities, such as getting dressed, eating, using the bathroom and getting in and out of bed.

<sup>5</sup> Only available for issue ages 20-85, and not available on rated policies. Exercising the inherent Chronic Illness Rider will prohibit the policyholder from exercising the inherent Terminal Illness Rider and exercising the inherent Terminal Illness Rider will prohibit the policyholder from exercising the inherent Chronic Illness Rider.

<sup>6</sup> The amount of death benefit that's accelerated, plus any accrued interest, will be secured by a lien against the base policy death benefit. Upon the death of the insured, the death benefit will be reduced by the amount of the lien, and the remaining death benefit will be paid.

<sup>7</sup> Receipt of an accelerated death benefit may be taxable, especially if the insured does not have a prescribed plan of care. You should consult with your personal tax or legal advisor before applying for this benefit. You may also lose your right to receive certain public funds such as Medicare, Medicaid, Social Security, Supplemental Security Income (SSI), and possibly others. This 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.

<sup>8</sup> Only available for issue ages 20-80. If this rider is elected, additional underwriting will be required and the rider rate class will be the same as on the base policy. It's possible that the insured is approved for the base policy, but declined for this rider based on the rider underwriting results. If a policyholder requests an increase in face amount, it's possible that the base policy increase is approved but the rider increase is declined. If the rider increase is declined, no subsequent rider increase requests will be allowed. This rider is not available on policies with ratings higher than Table 4, with annual flat extras exceeding \$5 per \$1,000, or with both flat extras and table rates. This rider is an additional accelerated benefit to the inherent Chronic Illness Rider. Exercising this rider will prohibit the policyholder from exercising the inherent Terminal Illness Rider.

<sup>9</sup> The Return of Premium Rider is available for all insureds age 70 and under that are rated no more than Table 4, flat extra of \$3 for 5 years, or have any combination of table rating and flat extra. The ROP benefit is designed to return 100% of the cumulative paid premiums reduced by any withdrawals, loans and outstanding loan interest. The ROP benefit will not exceed the face amount of the policy. For all nicotine users and rated policies, the ROP benefit will not exceed 50% of the face amount of the policy.

<sup>10</sup> Only available on policies with a face amount of \$100,000 or more. Payment is 1% of the original base policy face amount, to a maximum of \$100,000, regardless of whether or not the policy face amount has been increased. If the policy face amount has been decreased, 1% of the remaining base policy face amount is paid. The charity must be designated at time of issue and qualify under federal tax code sections 170(c) and 501(c). If the charity is not operating at the time of the insured's death, we may allow the estate to direct proceeds to another qualified charity.