

Symetra SwiftTermSM Extra Coverage Program

Extra coverage without the extra underwriting



Symetra Protector IUL provides:

- ✓ Guaranteed death benefit protection
- ✓ Policy flexibility
- ✓ Cash value growth potential

Symetra Accumulator IUL provides:

- ✓ Strong distributions
- ✓ Strong cash value accumulation growth potential
- ✓ High targets

Symetra Accumulator VUL provides:

- ✓ Death benefit protection
- ✓ Ability to build policy value through the performance of selected market-driven subaccounts

Are your SwiftTerm clients looking for additional permanent death benefit coverage? We're offering them an opportunity to purchase up to \$1 million in extra Symetra Protector IUL, Accumulator IUL or Accumulator VUL coverage without full underwriting!

What is the Symetra SwiftTerm Extra Coverage Program?

If your clients have purchased up to \$1 million of Symetra SwiftTerm term life insurance within the last 30 days, they can purchase an additional Symetra Protector IUL, Accumulator IUL or Accumulator VUL policy for up to \$1 million in coverage with limited underwriting.¹

Program availability

January 3, 2022

Program highlights

- Available products: Protector IUL, Accumulator IUL and Accumulator VUL
- Maximum additional death benefit coverage: \$1 million
- Clients ages 20 to 60 who have been issued a SwiftTerm policy (or policies) within the past 30 days at a Standard rate class or better can qualify for the program.²
- The face amount of the new Protector IUL, Accumulator IUL or Accumulator VUL policy must be less than or equal to the face amount of the existing SwiftTerm policy (or policies).
- The new policy ownership and the insured must remain the same as the existing SwiftTerm policy (or policies).
- Symetra will request an MIB report.
- Approval of the additional Protector IUL, Accumulator IUL or Accumulator VUL policy is subject to the acceptance and delivery of the following:
 - Part I and Part II applications
 - IUL or VUL supplemental application
 - Protector IUL, Accumulator IUL or Accumulator VUL illustration
 - Program transmittal form and cover letter
 - Payment of first modal premium

Contact :
Underwriters Brokerage Service
ubs@ubsnet.com
412-281-0600

Before investing, clients should carefully consider the investment objectives, risks, charges and expenses. The policy's value allocated to the subaccounts will fluctuate. Variable life insurance involves fees and charges such as administrative charges, expense charges, cost of insurance charges, variable policy value charges, premium charges, surrender charges, underlying fund expenses, and, if applicable, transfer processing fees or withdrawal processing fees, which are explained in the prospectus. This and other information is contained in the policy prospectus and the underlying portfolio prospectuses. Clients should contact a registered representative or Symetra for free copies of the prospectuses or visit www.symetra.com for an online copy. Clients should read them carefully before investing.

Securities are offered through Symetra Securities Inc. (SSI). Member FINRA.

Life insurance is issued by Symetra Life Insurance Company, 777 108th Avenue, NE, Suite 1200, Bellevue, WA 98004, and is not available in all U.S. states or any U.S. territory.

Symetra SwiftTerm is a term life insurance policy that is issued under policy form number ICC20_LC1 in most states.

Symetra Accumulator VUL is a flexible-premium adjustable variable life insurance policy. Policy form number is ICC21_LC1 in most states.

Symetra Protector IUL is a flexible-premium adjustable life insurance policy with index-linked interest options. Policy form number is ICC18_LC2 in most states.

Symetra Accumulator IUL is a flexible-premium adjustable life insurance policy with index-linked interest options. Policy form number ICC17_LC1 in most states.

Guarantees and benefits are subject to the claims-paying ability of Symetra Life Insurance Company. Restrictions may apply to the Symetra SwiftTerm Extra Coverage Program, and it is subject to change and/or termination without notice.

The Chronic Illness Plus rider is not available with this program.

This is not a complete description of the Symetra SwiftTerm, Protector IUL, Accumulator IUL or Accumulator VUL products. For a more complete description, please refer to the policies.

Symetra Accumulator VUL can only be sold by registered representatives.

¹ Subject to Symetra approval. A new Symetra Protector IUL, Accumulator IUL or Accumulator VUL policy will be issued for approved cases.

² Not available with foreign national cases.



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