Fact Sheet

Symetra SUL-G 1.0

Survivorship Universal Life Insurance

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Symetra SUL-G 1.0 is a flexible-premium adjustable survivorship life insurance product designed for guaranteed coverage on two insureds.

Basics

Key Benefits	• Helps ensure legacy-planning goals are met. • Provides guaranteed death benefit protection, payable upon death of the surviving insured. • Optional Charitable Giving Benefit pays an additional benefit to the qualified charity of choice upon death of the surviving insured.[1,2] • Optional Estate Preservation Rider provides additional term life insurance coverage if both insureds die within the first four years of the policy.[1]
Issue Ages	20 to 85 years old
Coverage Period	Duration of guarantee is customizable, either for a specific time period or the surviving insured's lifetime.
Rate Classes	• Super Preferred Non-Nicotine • Preferred Non-Nicotine • Standard Non-Nicotine • Preferred Nicotine • Standard Nicotine
Minimum Policy Size	$100,000
Death Benefit Option	Option A: Level Face Amount
Current and Minimum Interest Rates	Interest is guaranteed for the first 12 months from the policy issue date. Visit www.symetra.com/liferates to view current interest rates.

Included Benefits[1]

Lapse Protection Benefit[3]	Automatically included in the policy, this benefit ensures that the policy will be in-force for as long as the policyowner chooses, 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 (as illustrated), no unscheduled loans or partial withdrawals are taken, and the policy loan value does not exceed the policy's cash surrender value, the insurance coverage will remain in effect.
Policy Split Option Rider[4]	Automatically included in the policy (if both insureds qualify), and accessible after the first policy year, this option allows the insureds to exchange the policy for two of our available single universal life policies. To exercise this rider, all outstanding loans must be repaid, a "qualifying event" must occur, and a request for the split must be received by us in good order within three months of the event. Qualifying events include: • Divorce, annulment or dissolution of insureds' marriage. • Dissolution of business partnership, if insureds are business partners.

Optional Riders[1]

Estate Preservation Rider[5]	Selected at issue, this optional rider provides additional level term life insurance coverage during the first four years of the policy and is paid upon the surviving insured's death. The death benefit amount is calculated as a percentage of the policy face amount based on the current maximum estate tax rate, which is subject to change without notice.
Charitable Giving Benefit[2]	Selected at issue and available at no additional cost, this optional rider provides, upon the surviving insured's death, an additional benefit of 1% of the base policy face amount to the qualified charity of the policyowner's choice.

Charges

Policy Split Option Charge	A one-time administration charge of up to $250 may be deducted at time of exercise.
Monthly Administration Charge	Currently $20 per month; guaranteed not to exceed $30.
Monthly Expense Charge	Rate per thousand of face amount and varies by gender (if applicable), underwriting class, issue age and policy duration.
Premium Expense Charge	Currently 6%; guaranteed not to exceed 9%.
Cost of Insurance	Deducted monthly until the surviving insured's age of 120, and based on a rate per thousand of the net amount at risk.
Surrender Charge	19-year decreasing schedule based upon a rate per thousand that varies by gender (if applicable), underwriting class, issue age and policy duration.

Symetra SUL-G 1.0 is a flexible premium adjustable survivorship 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_LC1.

Policy riders are not available in all U.S. states or any U.S. territory; however, where available, they are usually issued under the following policy form numbers: Policy Split Option Rider form number ICC14_LE1, Estate Preservation Rider form number ICC14_LE2, Lapse Protection Benefit Rider form number ICC14_LE3, and Charitable Giving Benefit Rider form number ICC14_LE4.

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.

Certain benefits or riders may have tax implications. You should consult your legal or tax advisor prior to purchasing.

Withdrawals or loans on modified endowment contracts (MECs) may be subject to federal income tax and a 10% IRS penalty on amounts taken prior to age 59½.

[1] May not be available in all states, and terms and conditions may vary by states in which it is available.

[2] Only available on policies with face amounts of $100,000 or more. Payment is 1% of the original base policy face amount, to a maximum of $100,000. 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 tax code 170(c) and 501(c). If the charity is not operating at the time of the insured's death, the estate may direct proceeds to another qualified charity.

[3] 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, and no unscheduled loans or withdrawals are taken. Increases to the face amount are not allowed.

[4] Only available for issue ages 20-75 (or allowable ages of the policy being split into), and not available on uninsurable cases. There may be substantial tax consequences associated with this rider. You should seek the advice of a qualified tax advisor before purchasing this policy or exercising this rider.

[5] Only available for issue ages 20-79.

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