

# Symetra UL-G

## with Chronic Illness Plus Rider



**Guaranteed coverage with a new level of access!**

**Symetra UL-G's Chronic Illness Plus Rider provides:**

- > Additional protection against the costs associated with unexpected health concerns.
- > Advance access of up to 100% of the policy's death benefit.
- > Annualized lump sum or monthly payments.

## Contact Us

**Symetra Life Sales Desk**

1-877-737-3611

Weekdays 8 a.m. to 6 p.m. (ET)

lifesales@symetra.com

With the addition of our new **Chronic Illness Plus Rider**, Symetra UL-G maintains the same *low premiums* and *high targets* you are used to, but with even greater **access** to living benefits in the event of a chronic illness.

### Level Pay to Age 120 with \$1,000,000 Death Benefit

#### MALE

Age 60			Age 70		
Preferred Non-Nicotine			Preferred Non-Nicotine		
Company	Premium	Target	Company	Premium	Target
Symetra	\$17,533	\$21,641	Symetra	\$32,589	\$34,408
AIG	\$17,893	\$18,660	Prudential	\$33,073	\$34,380
Prudential	\$18,130	\$18,780	Lincoln	\$33,771	\$30,810
Lincoln	\$18,232	\$18,230	AIG	\$38,869	\$40,750
Standard Non-Nicotine			Standard Non-Nicotine		
Company	Premium	Target	Company	Premium	Target
Symetra	\$20,483	\$26,367	Symetra	\$39,043	\$43,322
Lincoln	\$21,550	\$21,790	Lincoln	\$39,678	\$38,400
Prudential	\$22,827	\$23,620	Prudential	\$40,364	\$42,200
AIG	\$24,774	\$25,770	AIG	\$49,157	\$50,990

#### FEMALE

Age 60			Age 70		
Preferred Non-Nicotine			Preferred Non-Nicotine		
Company	Premium	Target	Company	Premium	Target
Symetra	\$15,454	\$17,028	Symetra	\$29,432	\$28,143
Prudential	\$15,844	\$16,410	Prudential	\$29,573	\$30,650
AIG	\$15,873	\$16,910	Lincoln	\$31,607	\$24,430
Lincoln	\$16,184	\$14,700	AIG	\$38,694	\$40,890
Standard Non-Nicotine			Standard Non-Nicotine		
Company	Premium	Target	Company	Premium	Target
Symetra	\$18,170	\$20,680	Prudential	\$34,124	\$35,350
Lincoln	\$18,510	\$16,960	Symetra	\$34,257	\$34,842
Prudential	\$19,467	\$20,120	Lincoln	\$36,011	\$29,200
AIG	\$22,251	\$23,490	AIG	\$44,680	\$46,790

A list of full competitor names is provided on the next page. Competitor information is current and accurate to the best of our knowledge as of July 10, 2015.

## Benchmark Competitors and Products

American General Life Insurance Company – AG Secure Lifetime GUL II with Accelerated Access Solution (2% payout of accelerated benefit)

Lincoln National Life Insurance Company – LifeGuarantee UL (2013) with LifeEnhance Accelerated Benefits Rider

Prudential Financial – PruLife Universal Protector (2013) with BenefitAccess Rider

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.

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

The Chronic Illness Plus Rider is not available in all U.S. states or any U.S. territory; however, where available, it is issued under policy form number ICC15\_LE4. The rider is 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.

Receipt of an accelerated death benefit may be taxable, especially if the insured does not have a prescribed plan of care. Your clients should consult their personal tax or legal advisor before applying for this benefit. They may also lose their 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 by public law 104-191. The death benefit and loan value will be reduced if an accelerated death benefit is paid.

Competitor information is current and accurate to the best of our knowledge as of July 10, 2015; however, this material is not valid after October 10, 2015. These comparisons may not be used with the public. The comparisons in this communication are of different products which vary in premiums, rates, fees, expenses, features and benefits. The data shown are taken from various company illustrations. It is possible that there are differences between the products compared which are not reflected and/or of which we are unaware. Every effort has been made to present accurate information, but keep in mind that only the contract page and/or individual policies from each of the companies represented contain the complete details of each policy and rider discussed. Current interest rates may be different for each company and may not be guaranteed. Complete personalized policy illustrations for each representative company must be presented or discussed with your clients. Please have your clients consult with their professional advisors to find out which type of life insurance is more suitable. Policies and contracts may not be available in all states.



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