

Client profile

Symetra SwiftProtectorSM

Indexed Universal Life Insurance

Two strong protection IUL's—one ideally suited for your clients

Symetra's SwiftProtector and Protector IUL offer the same competitive premiums, death benefit guarantees and strong cash values you have come to expect. The key difference?

SwiftProtector offers a fast, easy and online application process.

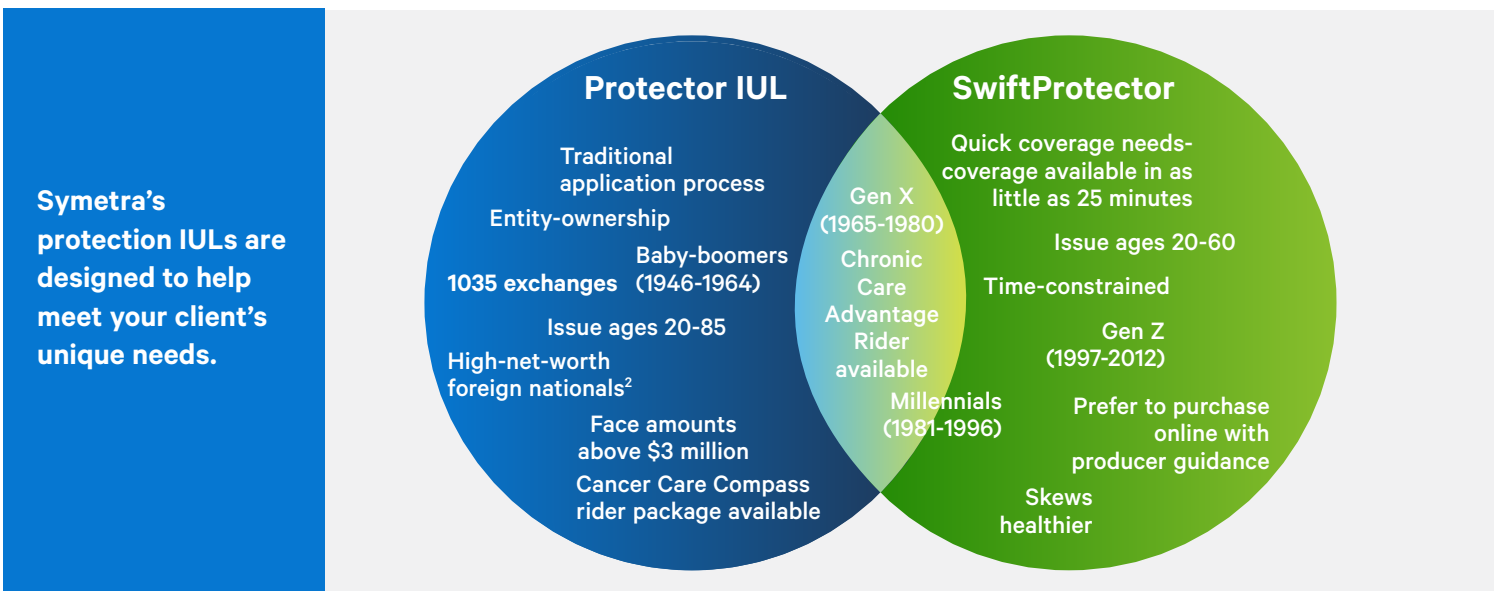
Why SwiftProtector?

- ✓ Five simple steps to apply and buy online—from drop ticket to client interview, underwriting, payment, and policy delivery.
- ✓ Coverage could be available in as little as 25 minutes for clients who qualify, 24-72 hours if light underwriting is needed, and usually not more than 30 days if full underwriting is required.¹
- ✓ Available for issue ages 20-60 who have coverage needs up to \$3 million.



We'll communicate with you throughout the application process, so you have full transparency into your clients' progress and key decision points along the way.

Which Symetra protection IUL is right for your client?



Continued >

Learn the details at [symetra.com/swiftprotector](https://www.symetra.com/swiftprotector), or contact Symetra's Life Sales Desk at 1-877-737-3611 .

Life insurance policy is issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004- 5135. Policies, riders and endorsements are not available in all U.S. states or any U.S. territory, and terms and conditions may vary by state in which they are available.

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's Cancer Care CompassSM is comprised of the Cancer Insurance Rider and the Value Added Services Rider and is available with certain Symetra indexed universal life insurance policies.

The Cancer Insurance Rider is offered at application for an additional cost and is usually issued under rider form number L-10351. If the Cancer Insurance Rider is declined, the Value Added Services Rider is not available.

Cancer Care Compass includes the Value Added Services Rider for an additional cost and is usually issued under form L-10358. The value-added services are provided by third-party providers that are independent of Symetra Life Insurance Company. Registering to use or using these services is optional.

The Accelerated Death Benefit for the Chronic Care Advantage Rider is available with Symetra's indexed universal life policies. It is usually issued under rider form number ICC23_LE1, and is offered at application for an additional cost.

Included in Symetra SwiftProtector and Symetra Protector IUL, the Accelerated Death Benefit for Chronic Illness Rider is usually issued under form number ICC16_LE6 in most states. If the optional Accelerated Death Benefit for Chronic Care Advantage Rider is selected, the Accelerated Death Benefit for Chronic Illness Rider is not available.

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.

Certain benefits or riders may have tax implications. Clients should consult with a legal or tax professional prior to purchasing.

Receipt of an accelerated death benefit may be taxable, especially if the insured does not have a prescribed plan of care. Clients should consult with their with personal tax or legal professional 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. The accelerated death benefit is intended to qualify under section 101(g) (26 U.S.C. 101(g)) of the Internal Revenue Code. The death benefit, policy value and loan value will be reduced if an accelerated death benefit is paid. For policies with a lapse protection benefit, the lapse protection value will also be reduced. There is no restriction on the use of proceeds of these accelerated death benefits.

Life Insurance policies contain exclusions, limitations, reductions of benefits and terms for keeping them in-force.

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

This is not a complete description of the Symetra Protector IUL or SwiftProtector products. For more complete descriptions, please see the policies.

¹ Clients who qualify can be approved in about 25 minutes with instant coverage when a valid illustration is on file; 24-72 hours if light underwriting is needed, and usually not more than 30 days if full underwriting is required. Premium payment is required for coverage to be in effect. Initial forms of payment are credit card or EFT, and EFT thereafter.

² This is not a complete description of Symetra's high-net-worth foreign national (HNWFN) market program. It may have new or amended rules and restrictions, and is subject to change in order to be compliant with requirements in the client's home jurisdiction. The program is subject to change without notice.



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www.symetra.com

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