

## Competitive analysis

# Symetra Accumulator Ascent IUL

## with Nasdaq-100 Index® Core Strategy



### Why Symetra's Nasdaq-100 Index Core Strategy?

- ✓ It seeks to mirror the performance of the Nasdaq-100 Index.®
- ✓ The Nasdaq-100 Index is a globally recognized index that tracks the performance of the 100 largest non-financial companies on the Nasdaq Stock Market.®
- ✓ The Index includes companies from diverse industries like technology, retail, health care, telecommunications and more.
- ✓ This strategy locks in any interest earned up to the cap for each segment period.

## Maximize their policy's growth potential—with the help of a globally recognized index

Symetra Accumulator Ascent IUL offers clients both death benefit protection and growth potential for their future income needs. With several index strategies to choose from—including our new Nasdaq-100 Index Core Strategy—clients can maximize their policy cash value accumulation potential and policy distributions, all with one easy-to-understand indexed universal life product.

See how our Nasdaq-100 Index Core Strategy and lower policy charges can help your clients' money grow.

### Standard loans

Male, Age 45

Company and product	Maximum distribution	Initial death benefit	Cash value year 20	Target	20-year cumulative charges
<b>Symetra Accumulator Ascent IUL</b>	\$119,016	\$1,499,184	\$1,395,836	\$32,963	\$140,833
<b>Securian Eclipse Accumulator IUL</b>	\$116,821	\$1,527,044	\$1,320,494	\$27,181	\$137,266
<b>Lincoln WealthAccumulate 2 IUL (2020)</b>	\$114,473	\$1,314,276	\$1,291,661	\$30,084	\$140,270
<b>Pacific Life Horizon IUL 2-Long Term Performance</b>	\$114,194	\$1,502,200	\$1,093,947	\$39,295	\$172,659
<b>Allianz Life Accumulator IUL</b>	\$113,796	\$1,435,435	\$1,279,314	\$37,484	\$209,051
<b>Corebridge Max Accumulator+ III IUL</b>	\$110,548	\$1,524,479	\$1,268,054	\$33,386	\$168,649
<b>Prudential Momentum IUL</b>	\$97,500	\$1,502,110	\$1,122,914	\$34,954	\$204,042

### Contact us

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Hypothetical is based on a 45-year-old male in a Preferred Non-Nicotine rate class. Premium amount is \$100,000 for 5 years. Death benefit option is "increasing" switching to "level" in year 5. Withdrawals to basis then standard loans beginning in years 21-40 (monthly distributions where available). A list of full competitor names and product details is provided on the next page. Competitor information was generated using Nasdaq-100 Index options where available, or S&P 500 Index options and is current and accurate to the best of our knowledge as of Nov. 8, 2024.

Benchmark competitor	Product	Index strategy	Illustrated rate
Symetra Life Insurance Company	Accumulator Ascent IUL	Nasdaq-100 Index	7.21%
Securian Financial	Eclipse Accumulator IUL	S&P 500 Index w/ 100% Participation	6.56%
Lincoln Financial Group	WealthAccumulate 2 IUL (2020)	S&P 500 Index Traditional Account	7.01%
Pacific Life Insurance Company	Horizon IUL 2-LongTerm Performance	S&P 500 Index	6.00%
Allianz Life Insurance Company	Life Accumulator IUL	S&P 500 Index	7.42%
Corebridge Financial	Max Accumulator+ III IUL	S&P 500 Index High Cap	6.99%
Prudential Financial	Momentum IUL	Nasdaq-100 Index	6.42%

Symetra Accumulator Ascent IUL is a flexible-premium adjustable life insurance policy with index-linked interest options issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004-5135. This policy is not available in all U.S. states or any U.S. territory. Where available, it is usually issued under policy form number ICC17\_LC1.

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

Symetra Accumulator Ascent IUL has fixed and indexed accounts. Interest credited to the indexed accounts is affected by the value of outside indexes. Values based on the performance of any index are not guaranteed. The policy does not directly participate in any outside investment or index.

Allocations to the fixed account or index strategies are based on the allocation instructions provided at time of application, and may be subsequently changed in writing by the policyowner. When allocations occur, an index segment for each respective index strategy is created. Each index segment has its own index crediting method, index value, index cap, index spread, index floor, index participation rate, index segment term, and index start and maturity date. The index caps, floors and participation rates after the initial index segment term may be higher or lower than the initial rates, but will never be less than the guaranteed minimums shown in the policy. The index spreads after the initial index segment term may be higher or lower than the initial spreads, but will never be higher than the guaranteed maximum shown in the policy.

It is not possible to invest in an index.

Policy 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. Where available, the Nasdaq-100 Index® Account is usually issued under endorsement form number ICC24\_LE4.

An index may not include the payment or reinvestment of dividends in the calculation of the performance.

Symetra reserves the right to add, modify or remove any index strategy or crediting method. If any index is discontinued or if the calculation of any index is changed substantially, Symetra reserves the right to substitute a comparable index.

There are other index strategies available within Symetra Accumulator Ascent policy.

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This is not a complete description of the Symetra Accumulator Ascent IUL product. For a more complete description, please refer to the policy.

Competitor information is current and accurate to the best of our knowledge as of Nov. 8, 2024; however, this material is not valid after Feb. 8, 2025. These comparisons may not be used with the public. The comparisons in this material are of different products, which vary in premiums, rates, fees, expenses, features and benefits and are subject to change. 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. Policies and contracts may not be available in all states.

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