

Symetra's IUL portfolio is now stronger than ever

Nov. 7, 2024

'Tis the season of gratitude and giving at Symetra! As 2024 comes to a close, we want to thank you for your continued partnership and provide you with some exciting IUL product enhancements to help you finish this year—and start 2025—strong.

Beginning tomorrow, **Nov. 8, 2024**, the following enhancements are available on Symetra's IUL products:

Accumulator Ascent IUL

New Nasdaq-100 Index[®] Core Strategy

Available on Accumulator Ascent IUL, this new index strategy seeks to generate returns based on the [Nasdaq-100 Index[®] \(PDF\)](#).



- The Nasdaq-100[®] is a globally recognized index that tracks the performance of the 100 largest non-financial companies on the Nasdaq Stock Market[®]. From technology and retail to health care and telecommunications, these companies collectively shape the 21st century economy.
- Applicable interest is credited up to a cap that's set at the beginning of each new index segment term.
- This strategy provides clients with more options, diversification and [competitive cash accumulation potential \(PDF\)](#).

Protector IUL and SwiftProtectorSM



Stronger death benefit guarantees

Our protection-focused IUL products now have even stronger lapse protection guarantees!

- We've extended the lengths of death benefit guarantees for the same premium solves at no additional cost to your clients.
- [Protector IUL \(PDF\)](#) and [SwiftProtector \(PDF\)](#) offer clients the same low premiums, low policy charges and attractive cash value accumulation potential they're used to, but now with even more competitive guarantees for their long-term goals.

Important dates and transition rules

- **Nov. 7, 2024:** All applications for the current version of Protector IUL must be signed and dated. We must receive these applications signed and in good order no later than **Nov. 15, 2024**. Applications signed and dated **Nov. 8, 2024**, and after will receive the new version of the product.
- **Nov. 8, 2024:** Our illustration systems will be updated with the IUL product enhancements, and marketing materials will be available on our [Accumulator Ascent IUL](#), [Protector IUL](#) and [SwiftProtector](#) microsites.
- **Dec. 31, 2024:** All cases for the current version of the products must be issued/paid. For 1035 exchange cases, the deadline will be extended if the only outstanding requirement is the receipt of 1035 funds.

Contact us to learn more

We're excited to launch our new IUL product enhancements and look forward to connecting with you soon! For further assistance, please contact your regional vice president or the Symetra Life Sales Desk at [1-877-737-3611](tel:1-877-737-3611) or lifesales@symetra.com.

Related links

- › [Our Product Suite](#)
- › [Symetra At-A-Glance \(PDF\)](#)
- › [About Us](#)
- › [Newsroom](#)

Symetra Social Impact

Our corporate social responsibility program, [Symetra Social Impact](#), is designed to strengthen communities, engage employees and support a sustainable future for our planet.

Connect with us:



Symetra Accumulator Ascent IUL, Protector IUL and SwiftProtector are flexible-premium adjustable life insurance policies with index-linked interest options issued by Symetra Life Insurance Company located at 777 108th Ave NE, Suite 1200, Bellevue, WA 98004. The policies are not available in all U.S. states or any U.S. territory. Where available, Accumulator Ascent IUL is usually issued under policy form number ICC17_LC1, Protector IUL it is usually issued under policy form number ICC18_LC2, and SwiftProtector is usually issued under policy form number ICC23_LC1.

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, they are usually issued under the following endorsement form numbers: Nasdaq-100 Index® Account form number ICC24_LE4.

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

Symetra indexed universal life products have 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.

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.

Current index caps and participation rates are subject to change without notice.

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This is not a complete description of the Symetra Accumulator Ascent IUL, Protector IUL and SwiftProtector products. For more complete descriptions, please refer to the policies.

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