

SYMETRA PROTECTOR TERM LIFE INSURANCE

WITH RETURN OF PREMIUM RIDER

Product Description	Guaranteed renewable and convertible term life insurance plan available in 15, 20 and 30 year initial term periods with fully guaranteed premiums and a Return of Premium.						
Return of Premium	Included in all policies, the Return of Premium rider allows for return of all premiums paid at the end of the initial term period or a portion of premiums paid beginning after the 5th policy year if the policy ends during the initial term period. The percentage of premiums returned will be based on the length of time the policy has been in force.						
Premium Paying Period	To age 95						
Premium Guarantee	Premiums are guaranteed to remain level for initial level term period.						
Face Amounts Available by Issue Age	<table border="1"> <thead> <tr> <th>Issue Ages</th> <th>Face Amounts</th> </tr> </thead> <tbody> <tr> <td>16-50</td> <td>\$150,000 and up</td> </tr> <tr> <td>51-60</td> <td>\$100,000 and up</td> </tr> </tbody> </table>	Issue Ages	Face Amounts	16-50	\$150,000 and up	51-60	\$100,000 and up
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Underwriting Classes Available by Issue Ages and Term¹	<p>15 Year Term 16-60 Standard Nicotine, Standard Non-Nicotine 20-60 Preferred Non-Nicotine, Preferred Nicotine</p> <p>20 Year Term 16-55 Standard Nicotine, Standard Non-Nicotine 20-55 Preferred Non-Nicotine, Preferred Nicotine</p> <p>30 Year Term 16-45 Standard Nicotine, Standard Non-Nicotine 20-45 Preferred Non-Nicotine, Preferred Nicotine</p>						
Renewals	After the initial term period expires, the policy will automatically renew on an annual basis with increasing premiums until age 95, unless cancelled by the insured. The premiums are set and guaranteed at time of policy issue.						
Conversions	Policyholders can convert their term policy to a Symetra permanent insurance plan that is available for conversion through age 75 or prior to the end of the initial term period, whichever happens first.						

No-Cost Riders² These riders are automatically included at no additional premium.

Safety Benefit	Additional \$10,000 paid if the insured dies as the result of a motor vehicle accident and was wearing a seat belt at the time of the accident.
Transportation Benefit	Additional \$5,000 death benefit paid to help cover the cost of transporting the insured if death occurs more than 100 miles from the principal residence.

Accelerated Benefit Option for Terminal Illness³	Living benefit that pays up to 50 percent of the policy's death benefit (\$250,000 maximum) in advance if the insured is diagnosed as terminally ill.
Accidental Death with Common Carrier	Pays an additional death benefit equal to the policy's face amount or \$250,000, whichever is less. Death must be the result of a common carrier (vehicle licensed for passenger service such as an airplane, train or bus) accident occurring within the United States or Canada, and within 90 days of the accident.
Optional Riders² These riders can be purchased for an additional premium.	
Additional Term Rider	A level term rider is available for one family member or business associate. The coverage is added to primary insured's policy and does not have an additional policy fee. The level period on the rider will be the same as the primary insured's base coverage level period. The minimum issue size and the issue age limits are the same as base coverage.
Insured Children's Benefit (ICB)	Provides \$1,000 – \$10,000 of life insurance coverage on all of the primary insured's dependent children, ages 15 days through 17 years.
Waiver of Premium Benefit for Total Disability	This rider waives all premiums while the base insured is totally disabled due to injury or illness from their own occupation for more than six months, and is under the care of a physician.
Disability Income Rider for Accidental Injury	Provides a monthly payment if the Insured is deemed to be totally disabled due to an accidental injury prior to the policy anniversary following the insured's 65th birthday. The disability must occur within 90 days of the accident and the insured must satisfy the 90-day elimination period. The maximum payment period is 24 months.
Accidental Death Benefit	Provides an additional death benefit to the lesser of, up to three times the policy face amount or \$250,000, if death is accidental.
Guaranteed Insurability Option (GIO)⁴	Allows policyholder to purchase additional coverage (\$10,000 to \$45,000 depending on age) at specific option dates without evidence of medical insurability.

- Not a bank or credit union deposit or obligation
- Not FDIC or NCUA/NCUSIF insured
- Not insured by any federal government agency
- Not guaranteed by any bank or credit union

SYMETRA[®] FINANCIAL

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Symetra Protector Term Life Insurance is issued by Symetra Life Insurance Company and is not available in all U.S. states or any U.S. territories. The policy form number for Symetra Protector Term Life Insurance is L-10000 4/08 in most states.

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

¹ Maximum issue ages may vary by state.

² Not available in all states.

³ Terminal illness period and percentage of accelerated death benefit may differ in some states.

⁴ Guaranteed Insurability Option is not available on policies with an Additional Term Rider.



A little bit more about the Return of Premium Rider

The Return of Premium Rider ensures that if you come to the end of your term and have not needed your benefit, you'll get back every penny of your premium — federal income tax free.²

In fact, the rider provides for a return of a portion of your premium dollars anytime after the 5th policy year if you choose to end your coverage before the full initial term period. If the policy is still in force at the end of the initial term period, 100% of your premiums will be returned. The percentage of premiums returned will be based on the length of time the policy has been in force (see chart to right).

Total premiums returned may be reduced by the premium paid for riders or benefits that have been exercised and rider availability may vary. Please see your agent for additional information.

Percentage Premium Returned by Policy Year¹

End of Year	15-Year Term	20-Year Term	30-Year Term
1 – 5	0%	0%	0%
6	5%	3%	1%
7	10%	6%	2%
8	15%	9%	3%
9	20%	12%	4%
10	25%	15%	5%
11	40%	22%	7%
12	55%	29%	9%
13	70%	36%	11%
14	85%	43%	13%
15	100%	50%	15%
16		60%	17%
17		70%	19%
18		80%	21%
19		90%	23%
20		100%	25%
21			30%
22			35%
23			40%
24			45%
25			50%
26			60%
27			70%
28			80%
29			90%
30			100%



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The policy form number for Protector Term Life Insurance is L-10000 4/08.

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¹ Percentages shown are minimums and may vary based on age, rate class and state requirements.

² Consult your attorney or tax advisor for more information.