

Symetra Protector IUL

Indexed Universal Life Insurance

Life insurance illustration prepared
for Female 40
on September 10, 2025

Prepared by Sample Sample
Sample
Sample
Sample, CA 00000



Protection for today, tomorrow and the unexpected

This is a summary of the basic illustration, not a contract. This illustration summary applies to policy form L-10235/ CA 10/18, available in most states, and is not valid unless presented with all pages of the basic illustration.

Not a bank or credit union deposit, obligation or guarantee	May lose value
Not FDIC or NCUA/NCUSIF insured	Not insured by any federal government agency

Life illustration summary

Protector IUL

My planned premium is:
\$350,000 annually

*Protection for today, tomorrow
and the unexpected*



Death benefit



I want to help provide for the people and causes I care about.

When I pass away, my beneficiaries will receive a tax-free¹ death benefit of:

\$20,000,000²

Available funds



I want access to extra money to supplement retirement and other future needs.

The projected cash value³ I can access from my policy is:

Age 65 | \$11,717,832
Age 70 | \$16,076,332
Age 75 | \$22,160,123
Age 80 | \$30,565,429

Living benefits



If I get sick, I want access to cash or other benefits and services.

If certified by a licensed health provider for a qualifying event or illness,⁴ my projected cash benefits are:

Chronic Illness: \$500,000 lump sum
Terminal Illness: \$500,000 lump sum
Chronic Care Advantage: Not Available in CA⁵
Cancer Care CompassSM: Not Available in CA⁶

Benefits and values shown above are not guaranteed. Actual results may be more or less favorable.

This is a summary of the basic illustration, not a contract. This illustration summary applies to policy form L-10235/CA 10/18, available in most states, and is not valid unless presented with all pages of the basic illustration.

Please refer to the basic illustration for guaranteed elements and other important information.

¹ In most instances, life insurance proceeds are not subject to federal income taxes.

² Initial death benefit is displayed. The death benefit is subject to change based on features and other conditions of the policy.

³ Projected cash value is based on non-guaranteed elements and is subject to change.

⁴ Refer to the Benefits Information, Optional Illustrated Benefits and Benefits Included at No Additional Premium sections within this illustration for details on each rider.

⁵ Recertification is required every 12 months.

⁶ This is the maximum benefit available and may be lower based on qualifications.



Why Symetra

indexed universal life insurance?

Death benefit proceeds

Your death benefit can help ensure your family or business is protected when you're gone. It can be used to help with burial expenses, to pay a mortgage, fund a buy-sell agreement, or for daily living expenses.

Death benefits are usually received tax free by your beneficiaries.

Cash value growth potential

Our diverse, index-linked crediting strategies offer the potential to accumulate more cash value to supplement retirement and other future income needs. Each index strategy provides a minimum index crediting rate or "floor," so you'll never lose value based on market performance.

Policy flexibility

You can customize your coverage amount, policy duration and premium payments to fit your needs. You also have access to optional riders that can add further benefits to your policy.

This is a summary of the basic illustration, not a contract. This illustration summary applies to policy form L-10235/CA 10/18, available in most states, and is not valid unless presented with all pages of the basic illustration.



Facts about Symetra¹

CEO Margaret Meister	Headquarters Bellevue, Washington
CFO Tommie Brooks	Assets \$68.4 billion as of Dec. 31, 2024 ^{2,3}
Employees Over 2,700 employees working remotely and in select locations across the country.	Distribution Financial professionals Insurance professionals Registered representatives Brokers

Our guiding principles



Our success as a business is guided by the principles of Value, Transparency and Sustainability, or **VTS**.

Value

We provide products and solutions people need at a competitive price—backed by dedication to excellent customer service.

Transparency

We communicate clearly and openly so people can understand what they are buying.

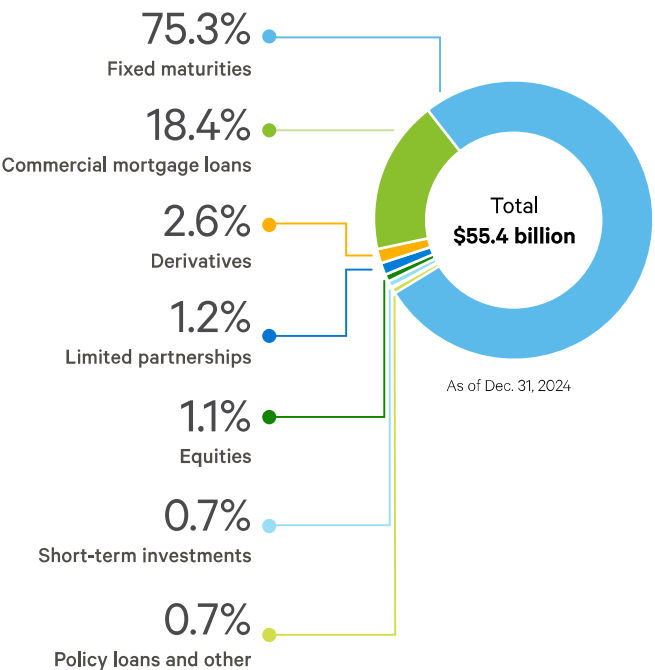
Sustainability

Our products stand the test of time. We're financially disciplined, so we'll be here when customers need us.

High-quality investment portfolio

Our balance sheet reflects our rigorous risk management and strict asset-liability matching standards.

- 95.6% of fixed-maturities portfolio is investment grade.
- Commercial mortgage loan portfolio:
 - Provides attractive yields relative to Treasury securities.
 - 93.9% of portfolio is considered lower or medium risk based on loan-to-value and debt-service coverage ratios.
 - Excellent credit performance.



Parent company

Sumitomo Life, a mutual insurance company with over 100 years of history and one of the largest life insurance companies in Japan.

Together, Sumitomo Life and Symetra have total assets of \$327 billion.⁴

Not a bank or credit union deposit, obligation or guarantee	May lose value
Not FDIC or NCUA/NCUSIF insured	Not insured by any federal government agency

Diverse product offerings

We provide products and services that help people and businesses achieve their financial goals.

Retirement Division

Annuity solutions providing asset protection, growth and guaranteed income in retirement.

- Fixed indexed annuities (FIA)
 - Includes products with a Guaranteed Lifetime Withdrawal Benefit (GLWB)
- Registered index-linked annuities (RILA)
- Fixed deferred annuities
- Income annuities:
 - Includes single premium immediate annuities (SPIA) and deferred income annuities (DIA)

Benefits Division

Products that help businesses stay competitive while providing valuable coverage to employees and their families.

- Stop loss
- Workforce Benefits
 - Group life and accidental death and dismemberment (AD&D) insurance
 - Group disability insurance and absence management programs
 - Workplace accommodations (Americans with Disabilities Act (ADA) compliance)
 - Statutory disability and Paid Family and Medical Leave (PFML)
 - Group supplemental health insurance
 - Accident
 - Critical illness
 - Hospital indemnity
 - Symetra Health

Individual Life Division

Products that help provide families and businesses with financial protection and stability.

- Term life insurance
- Universal life insurance
- Indexed universal life insurance
- Variable universal life insurance

About Symetra Life Insurance Company

- Established in 1957.
- Well-positioned to execute on our growth plans.
- Committed to our products and distribution strategies:
 - Annuities with transparent features and benefits.
 - Flexible stop loss, group life, disability and fixed-payment solutions supported by a best-in-class service model.
 - Life insurance products that provide guarantees, flexibility and access.

Sound financial strength ratings⁵

For Symetra Life Insurance Company

Financial strength ratings are impartial, third-party opinions that assess the ability of the company to meet its obligations to policyholders.

A.M. Best	A	"Excellent"	3rd highest of 16
Standard & Poor's	A	"Strong"	6th highest of 21
Moody's	A1	"Good"	5th highest of 21

Community commitment

Symetra strives to create long-term, positive change in our communities through a combination of corporate and employee giving and a deeply held commitment to volunteerism. We support organizations that share our values and commitment to strengthening our communities.

Our efforts focus on underserved women, youth and students, and on programs that address homelessness and housing affordability for these populations.

Diversity, equity and inclusion

We embrace and celebrate our diverse experiences, identities and perspectives, because lifting each other up fuels thought and creates a stronger, more innovative company. We are dedicated to equitable hiring, opportunities for advancement, career development and personal growth for all.

Established in 1957, Symetra Life Insurance Company is a subsidiary of Symetra Financial Corporation. Life insurance and annuities are issued and employee benefit plans are insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004, and are not available in all U.S. states or any U.S. territory.

Symetra Financial Corporation is a wholly owned subsidiary of Sumitomo Life Insurance Company.

Sumitomo Life products are not available in the U.S. or any U.S. territory.

Guarantees and benefits are subject to the claims-paying ability of the issuing life insurance company.

¹ References about "Symetra" are to Symetra Financial Corporation and its subsidiaries.

² All financial figures for Symetra Financial Corporation are reported on a GAAP basis.

³ As of Dec. 31, 2024, liabilities were \$65.8 billion and stockholder's equity was \$2.6 billion.

⁴ As of March 31, 2025.

⁵ Dates of last ratings updates or affirmations are as follows: A.M. Best – May 19, 2025; Standard & Poor's – April 1, 2024; and Moody's – Feb. 26, 2025. Ratings are subject to change. Please refer to www.symetra.com/ratings for current information.

Putnam Dynamic Low Volatility Excess Return Index

Ticker: **PDLV5E**

Factsheet as of September 30, 2024



FRANKLIN
TEMPLETON

Index Overview

A rules-based index that seeks to avoid unwanted surprises, the Putnam Dynamic Low Volatility Excess Return Index combines U.S. stocks, Treasury bonds, and cash asset classes to pursue attractive risk-adjusted returns. On a daily basis, the Index can flex and rebalance, targeting volatility centered around 5%.

Pursues consistent returns with a simple mix of stocks, bonds, and cash asset classes and a dynamic process that aims to control volatility.

Seeks out low-volatility stocks of large U.S. companies that have better historical risk-adjusted returns than the S&P 500 Index.

Dynamic daily rebalancing to target 5% volatility, seeking both growth and protection as markets demand.

Average Annual Total Returns (%)

	1-Yr	3-Yr	5-Yr	10-Yr	Inception	Inception Date
Putnam Dynamic Low Volatility Excess Return Index	5.93	-2.60	-1.03	2.87	4.01	12/29/1989

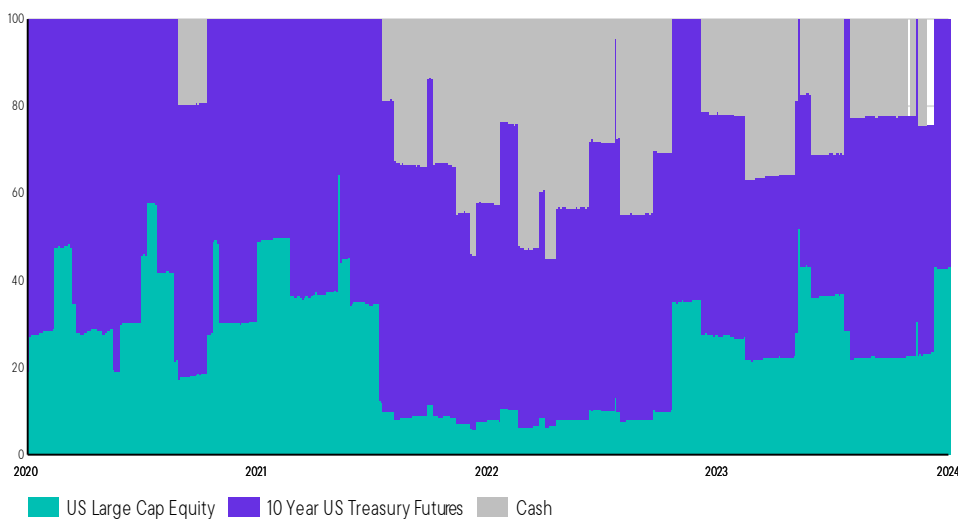
Cumulative Total Returns (%)

	3-Mth	YTD	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
Putnam Dynamic Low Volatility Excess Return Index	4.15	3.01	-2.21	-11.62	3.13	4.04	11.62	-0.34	12.81	4.21	1.11	9.74

Performance data quoted represents hypothetical and past performance, which does not guarantee future results. Current performance may differ from figures shown. Hypothetical back-test for illustrative purposes only. The Putnam Dynamic Low Volatility Excess Return Index performance and weights data are based on back-tested data prior to the actual launch of the index. The Putnam Dynamic Low Volatility Excess Return Index back-test inception is December 29, 1989. **All information for the index and any growth prior to its launch date is back-tested, based on the methodology that was in effect on the launch date of June 24, 2020.**

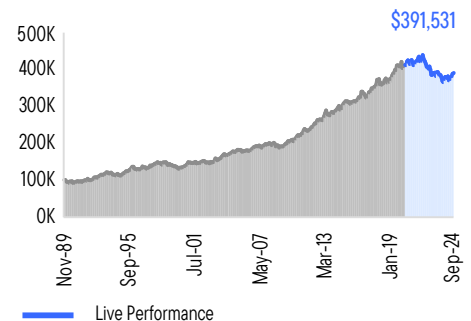
The performance of the Index may include certain embedded transaction costs but does not include fees or costs of any financial instrument referencing the Index. This "embedded index cost" will reduce any change in index value over the index term that would otherwise have been used in the calculation of index interest and it funds certain operational and licensing costs for the index. It is not a fee paid by you. **Please see disclosures on page 2.**

Constituent Allocations (% of Total)



Index weights for last 10 years. All information for the Index prior to its launch date is back-tested, based on the methodology that was in effect on the launch date on June 24, 2020. Weightings are based on total index, are subject to change at any time, and are provided for informational purposes only. Not to be construed as a recommendation to purchase or sell any security.

Hypothetical Growth of \$100,000



Index Information

Ticker	PDLV5E
Volatility Target	N/A
Back-Test Inception	12/29/1989
Live Inception	06/24/2020
Use of Leverage	No
Index Currency	US Dollar
Rebalance Frequency	Daily
Calculation Frequency	End of Day

Constituent Allocation Weights (% of Total)

	Index
10-Year US Treasury Futures	56.79
US Large Cap Equity	43.21

US bonds represented by S&P 10-year US Treasury Notes Futures index. Cash represented by US Treasury 13-Week Bill High Discount Rate. US large cap equity represented by S&P Low Volatility Index.

Design Team

Franklin Templeton Investment Solutions translates a wide variety of investor goals into portfolios powered by Franklin Templeton's best thinking around the globe. The team includes more than 100 investment professionals, specializing in strategic asset allocation and tactical positioning, fundamental and quantitative research, active integration, and risk management.

Index Risks

Stock prices fluctuate, sometimes rapidly and dramatically, due to factors affecting individual companies, particular industries or sectors, or general market conditions. Bond prices generally move in the opposite direction of interest rates. Thus, as the prices of bonds adjust to a rise in interest rates, the performance of the Index may decline. During times of extreme market volatility, the Index will not be able to eliminate market losses or capture all market gains.

Important Information

It is not possible to invest directly in an index. There is no assurance that investment products based on the index will accurately track index performance or provide positive investment returns. There is no guarantee that any strategies utilizing the Index will be effective or successful. Multi-asset indices and diversification do not promise any level of performance, success, or guarantee against loss of principal. This does not serve as an offer to sell or a solicitation of an offer to buy any product or security or the use or suitability of the Index. This information should not be relied upon as investment advice, research, or a recommendation by Franklin or Putnam regarding (i) any products tied to the Index, (ii) the use or suitability of the Index or (iii) any security in particular.

Any information, statement or opinion set forth herein is general in nature, is not directed to or based on the financial situation or needs of any particular investor, and does not constitute, and should not be construed as, investment advice, forecast of future events, a guarantee of future results, or a recommendation with respect to any particular security or investment strategy or type of retirement account. Individuals seeking financial advice regarding the appropriateness of investing in any securities or investment strategies should consult their financial professional.

Index Information

The Putnam Dynamic Low Volatility Excess Return Index™ (the "Index") is the property of Putnam Investments ("Putnam"), a Franklin Templeton company ("Franklin"), which has contracted with S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices LLC) to calculate and maintain the Index. The Index is not sponsored by S&P Dow Jones Indices, their affiliates or their third-party licensors (collectively, "S&P Dow Jones Indices"). Franklin and S&P Dow Jones Indices (collectively, "Index Parties") will not be liable for any errors, omissions or interruptions in calculating the Index. The Index Parties make no representations or warranties, express or implied and shall have no liability with respect to the adequacy, accuracy, timeliness and/or completeness of the Index. Products based on the Index are not sponsored, endorsed, sold or promoted by the Index Parties and the Index Parties have no responsibilities, obligations or duties to purchasers of such products. Franklin Templeton®, Franklin®, Putnam Dynamic Low Volatility Excess Return Index™ and the corresponding logos are trademarks of Franklin or Putnam, a Franklin Templeton company. S&P® is a registered trademark of Standard & Poor's Financial Services LLC, and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC.

The Index is an excess return index. The Index levels represent performance in excess of the U.S. Treasury 13-Week Bill High Discount Rate. The Index levels reflect the daily deduction of a fee at a rate of 0.50% per annum. This "embedded index cost" will reduce any change in index value over the index term that would otherwise have been used in the calculation of index interest, and it funds certain operational and licensing costs. It does not include fees or costs of any financial instrument referencing the index.

The Putnam Dynamic Low Volatility Excess Return Index™ (PDLV5E) is available within select products issued by Symetra Life Insurance Company.

"Volatility Control" Indices are designed to shift allocations, based on signals in the market, to help keep volatility at or near the stated target. When market volatility is relatively low the index will likely maintain exposure to riskier assets, such as equities. When volatility increases, the index is likely to reallocate so that it is weighted toward low-risk assets, such as cash.

Index-linked annuities are insurance contracts issued by an insurance company. Index-linked annuities are not invested in the Index itself, but rather interest is credited based on the performance of the Index and the rules prescribed in the insurer's Index crediting strategy. Index-linked annuities are not issued by Franklin.

Hypothetical and Live Performance

Any data for the period prior to index inception consists of pre-inception data calculated by retroactively applying the Index methodology. Simulated returns and pre-inception data are hypothetical and included for illustrative purposes only. Performance is based on hypothetical returns prior to index inception and actual returns thereafter.

The Index was created on June 24, 2020. Levels for the Index prior to June 24, 2020 represent hypothetical data determined by retroactive application of a back-tested model, itself designed with the benefit of hindsight. Actual performance will vary, perhaps materially, from the performance set forth herein.

The performance of the Index may include certain embedded transaction costs but does not include fees or costs of any financial instrument referencing the Index.

Hypothetical performance results may have other inherent risks. No representation is being made that any account will or is likely to achieve profit or loss. The relevant market and economic conditions that prevailed will not necessarily reoccur. There are numerous other factors related to the markets in general or to the implementation of any specific trading program which cannot be accounted for. All hypothetical results are presented for illustrative purposes only. **Hypothetical and past performance is no guarantee of future performance.**

Back-testing and other statistical analysis material that is provided in connection with the Index use simulated analysis and hypothetical circumstances to estimate how it may have performed prior to its actual existence. The results obtained from "back-testing" information should not be considered indicative of the actual results that might be obtained from an investment or participation in a financial instrument or transaction referencing the Index. Neither Putnam nor Franklin nor S&P Dow Jones Indices provide assurance or guarantee that the products linked to the Index will operate or would have operated in the past in a manner consistent with these materials. The hypothetical historical levels have inherent limitations. Alternative simulations, techniques, modeling or assumptions might produce significantly different results and prove to be more appropriate. Actual results will vary, perhaps materially, from the simulated returns presented in this document.

The hypothetical performance information presented herein does not reflect the results of actual trading and calculation of the Index levels and performance do not reflect the fees and expenses that an investor would pay. These fees and expenses would cause the actual and back-tested performance of the Index to be lower.

Sources: Bloomberg and Morningstar, underlying data provider S&P Opco, LLC. Information is historical and may not reflect current or future portfolio characteristics. All portfolio holdings are subject to change. Important data provider notices and terms available at www.franklintempletondatasources.com.

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Available with Symetra indexed universal life (IUL) insurance

Introducing

Symetra Allocation Index (AI) Strategies



A balanced approach to managing volatility exposure

Managing volatility with a short-term view can have a negative impact on life insurance policy performance. External influences such as index cap reductions or lower-than-expected market performance may quickly shift a policy off course. Whether the policy is designed for income distribution or policy duration, achieving level performance over the long term can be challenging. That's why we built our new Symetra AI Strategies with a long-term view in mind.

Available with Symetra IUL products, AI Strategies seek to achieve or exceed your illustrated policy performance by allocating funds to an index account based on the level of market volatility using the Cboe VIX® Index. When volatility is low, your funds are automatically allocated to the S&P 500® Index account. When volatility is high, your funds are allocated to the JPMorgan ETF Efficiente® 5 Index account.

We understand the desire to balance growth opportunity with volatility control. With Symetra AI Strategies, we can help remove the guesswork.

Highlights of Symetra AI Strategies

Automatic allocation of funds

Your allocations will be automatically moved based on a widely accepted market volatility indicator—the VIX Index.

Achieving illustrated policy performance

AI Strategies can help the probability that your policy will perform as illustrated.

Policy transparency

You will always know which underlying index strategy your allocation is going into, since you can easily track the VIX Index online at cboe.com/vix.

An industry first

Symetra is the first carrier in the industry to use an external index (VIX) to determine your strategy allocations—and its use for life insurance is exclusive to us!



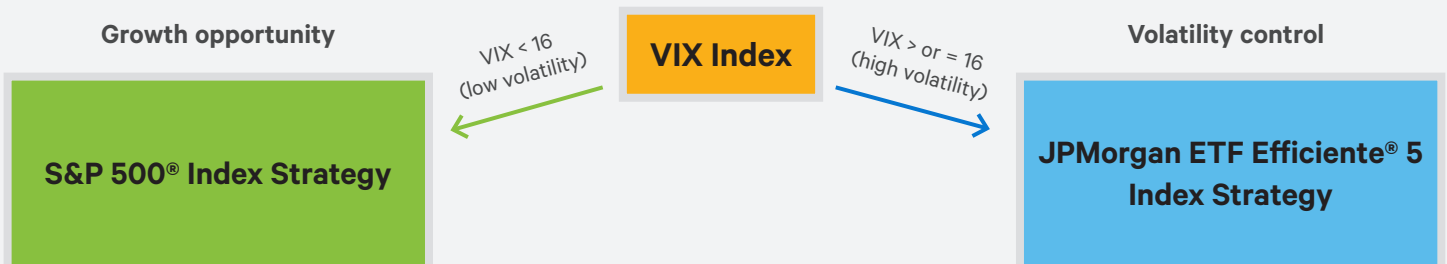
What is the VIX Index?

The Cboe Volatility Index® (VIX® Index) is a globally recognized gauge of U.S. equity market volatility.

The VIX Index is based on real-time prices of options on the S&P 500 Index, and it's designed to reflect investors' consensus view of the stock market's expected 30-day future volatility.¹

How AI Strategies work

Based on the VIX Index's value two business days before the next monthly allocation date, your funds will allocate to either the S&P 500 or JPMorgan ETF Efficiente 5 index accounts. If the VIX Index value is below 16 (considered low volatility), your funds will allocate to the S&P 500 Index account; if its value is 16 or above (considered high volatility), your funds will allocate to the JPMorgan ETF Efficiente 5 Index account. This approach can help your policy perform as it was illustrated.



The life insurance policy does not directly participate in any outside investment or index. It is not possible to invest in an index.

Not a bank or credit union deposit, obligation or guarantee	May lose value
Not FDIC or NCUA/NCUSIF insured	Not insured by any federal government agency

**Talk to your insurance professional to learn more
about Symetra AI Strategies.**

Life insurance is issued by Symetra Life Insurance Company, 777 108th Ave NE, Suite 1200, Bellevue, WA 98004. Products are not available in all U.S. states or any U.S. territory.

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

Election of the Symetra Allocation Index (AI) Strategies does not guarantee a greater index credit for any index segment term.

There are other index strategies available within Symetra indexed universal life policies.

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.

Any growth within the index strategies you select is linked to the performance of the specified market index over the measurement period (1- or 2-year point-to-point). The market index design, rules, composition, and strategy may act as a limit to the specified market index performance. Volatility indexes are designed to manage downside risk but may also limit upside potential. For more information on a specific market index, refer to their index description.

Symetra applies index caps, participation rates, spreads and/or bonus rates (as applicable) to the performance of the specified market index before any applicable index credit is credited to the index segment. Your index credit will not be less than zero percent.

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: Symetra Allocation Index 1-Year Point-to-Point form number ICC20_LE6, Symetra Allocation Index 2-Year Point-to-Point form number ICC20_LE7, S&P 500 Index Account form number ICC20_LE9 and JPMorgan ETF Efficiente 5 Index Account form number ICC20_LE10.

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.

VIX® and Cboe® are registered trademarks of Cboe Exchange, Inc. and have been licensed for use by S&P Dow Jones Indices.

The S&P 500® Index is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI"), and has been licensed for use by Symetra Life Insurance Company ("Symetra"). S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Symetra. Symetra's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index.

The JPMorgan ETF Efficiente® 5 Index ("JPMorgan Index") has been licensed to Symetra Life Insurance Company (the "Licensee") for the Licensee's benefit. Neither the Licensee nor Symetra indexed universal life insurance (individually, the "Products") are sponsored, operated, endorsed, recommended, sold or promoted by J.P. Morgan Securities LLC ("JPMS") or any of its affiliates (together and individually, "JPMorgan"). JPMorgan makes no representation and gives no warranty, express or implied, to policyowners in or those otherwise taking exposure to the Products. Such persons should seek appropriate professional advice before making any investment. The JPMorgan Index has been designed and is compiled, calculated, maintained and sponsored by JPMS without regard to the Licensee, the Products or any policyowner. JPMorgan is under no obligation to continue compiling, calculating, maintaining or sponsoring the JPMorgan Index. JPMorgan may independently issue or sponsor other indices or products that are similar to and may compete with the JPMorgan Index and the Products. JPMorgan may also transact in assets referenced in the JPMorgan Index (or in financial instruments such as derivatives that reference those assets). These activities could have a positive or negative effect on the value of the JPMorgan Index and the Products.

¹ Source: www.cboe.com/vix



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www.symetra.com

Symetra® is a registered service mark of
Symetra Life Insurance Company.



Symetra Protector IUL INDEXED UNIVERSAL LIFE INSURANCE

A flexible life insurance solution that offers both death benefit protection and future income potential.

Prepared For:

Female 40

On

September 10, 2025

Presented By:

Sample Sample

Sample

Sample

Sample, CA 00000

(000) 000-0000

sample@email.com

Life Insurance that offers death benefit protection and future income potential

At its core, Symetra Protector IUL 6.0 is designed to provide income-tax-free death benefit coverage. However, it is also designed to enhance policy value growth through our index crediting strategies, potentially providing tax-advantaged supplemental income.

Although proceeds of life insurance are generally received income-tax-free by beneficiaries, estate and local taxes may apply. Consult your attorney or tax professional for more information.

- ✓ **Policy Value Growth Potential:** Seven index crediting strategies are available so you can participate in the growth of a rising market but are protected from the loss of a negative market.
 - ✓ **Putnam Dynamic Low Volatility Excess Return Index with Bonus Strategy:** Provides a lower participation rate than the Putnam Dynamic Low Volatility Excess Return Index with High Participation Rate Strategy but applies an additional index credit rate to the Policy Value upon maturity of the index segment. This additional index credit rate is used to determine the additional index credit amount (bonus) and is in addition to any other index credits earned. Only allocations to this Putnam Dynamic Low Volatility Excess Return Index with Bonus Strategy will be eligible to receive this additional index credit amount. The additional index credit rate which determines the bonus is currently 1.00% but will never be less than the Guaranteed Minimum Additional Index Credit Rate shown in the policy. Election of this Putnam Dynamic Low Volatility Excess Return Index with Bonus Strategy does not guarantee a greater Policy Value credit than other index strategies.
 - ✓ **Putnam Dynamic Low Volatility Excess Return Index with High Participation Rate Strategy:** Provides a higher participation rate than Putnam Dynamic Low Volatility Excess Return Index with Bonus Strategy. The Putnam Dynamic Low Volatility Excess Return Index with High Participation Rate Strategy does not provide an additional index credit amount (bonus). Index credits are determined and credited at segment maturity. Election of a Putnam Dynamic Low Volatility Excess Return Index with High Participation Rate Strategy does not guarantee a greater Policy Value credit than other index strategies.
 - ✓ **Symetra Allocation Index Strategies:** Are index crediting strategies which allocate the funds automatically to either the S&P 500® index strategy, or the JPMorgan ETF Efficiente® index strategy. Which strategy receives the allocation is based on an external market volatility index known as the Cboe's VIX index or the "VIX". If the VIX is below the VIX Threshold of 16, two business days prior to the Allocation Date, then the Allocation goes fully into the S&P 500® index strategy. If the VIX is equal or above the VIX Threshold of 16, two business days prior to the Allocation Date, then the Allocation goes fully to the JPMorgan ETF Efficiente® index strategy. Once your money has been allocated to either the S&P 500® index strategy or JPMorgan ETF Efficiente® 5 index strategy, it will remain in that index strategy until the segment matures and a new segment is created.
 - Symetra Allocation Index 1-Year Point to Point
 - Symetra Allocation Index 2-Year Point to Point
- Election of the Symetra Allocation Index Strategies does NOT guarantee a greater Index credit for any index segment term.
- ✓ **Core Index Strategies:** Lock-in any interest earnings and help protect against losses in negative markets. Our Core options include:
 - S&P 500® Composite Stock Price Index - 1-Year Point to Point
 - JPMorgan ETF Efficiente® 5 Index - 1-Year Point to Point
 - Blended S&P 500® Index and JPMorgan Efficiente® 5 Index - 2-Year Point to Point

✓ **Why Index Cap and Participation Rates Can Fluctuate:** Index caps and participation rates are primarily affected by Symetra's fixed income investment portfolio yields and hedging costs for participating in the index strategies. Symetra uses a hedging strategy that purchases option contracts on the selected index. The hedging strategies help support the index strategy's interest crediting rate. Hedging costs change with market conditions and can affect the index caps and participation rates declared by Symetra.

Periods of high fixed income portfolio yields and low hedging costs can produce higher declared index caps and participation rates. Periods of low fixed income portfolio yields and high hedging costs can produce lower declared index caps and participation rates.

✓ **Access:** Through withdrawals and loans, provides access to policy values for future supplemental income needs.

In addition, if facing a terminal illness or chronic illness, your death benefit may be able to provide cash you can use to cover your expenses.

✓ **Guarantees:** Your policy contains a Lookback Guarantee which may provide an increase in policy value, if the average annual percentage rate of any actual index credits, over the respective Lookback Guarantee Period, is less than the average annual percentage rate of any index credits based on the Lookback Guarantee rate, as defined in the policy, per year cumulatively over resetting 8-year periods. The first 8-year period begins at the time your policy is issued and will be recalculated, over an 8-year period, after the previous period has elapsed.

✓ **Charitable Giving Benefit Rider:** For no extra premium, your policy can provide a qualified charity of your choice with an additional benefit of 1% of the base policy specified amount (up to \$100,000) upon the insured's death. This rider is only available at application.

Within this custom-tailored illustration, you'll find information on your premiums and death benefit, as well as detailed projections on how your policy value could potentially grow over time. We've created this illustration to help you and your insurance professional explore what Symetra Protector IUL 6.0 can do for you and the people you care about.

Initial Annual Premium: \$350,000.00

You can choose the amount and frequency of your premiums, as long as you have enough Net Surrender Value to cover policy charges. Depending on how your policy performs, you may need to maintain, resume or increase your premium payments in order to continue your death benefit.

Benefits Information

The following benefits are included in this illustration:

- ✓ Accelerated Death Benefit for Terminal Illness Rider (no additional premium) - Form Number L-10166/CA 11/16
- ✓ Accelerated Death Benefit for Chronic Illness Rider (no additional premium) - Form Number L-10168/CA 11/16
- ✓ Overloan Lapse Protection Rider (no additional cost unless exercised) - Form Number L-10186 6/17
- ✓ Charitable Giving Benefit Rider (no additional premium) - Form Number L-10172/CA 11/16
- ✓ Lapse Protection Benefit

Benefits Included at No Additional Premium

Accelerated Death Benefit for Terminal Illness Rider allows you to access up to \$500,000 of the policy's death benefit while living if a physician determines the insured is terminally ill with less than 12 months to live. The Accelerated Benefit Death payment is discounted by one year of interest guaranteed not to exceed the policy Loan Interest Charged on Borrowed Amounts. Any changes to the death benefit will result in a change to the amount available. L-10166/CA 11/16

Accelerated Death Benefit for Chronic Illness Rider allows you to access up to \$500,000 of the policy's death benefit if the insured is diagnosed with a chronic illness. A licensed health care practitioner must certify the insured is unable to perform, without substantial assistance, at least two of six activities of daily living (bathing, continence, dressing, eating, toileting, and transferring) due to the loss of functional capacity; or has a severe cognitive impairment, requiring substantial supervision to ensure the health and safety of him or herself. You can refer to the Accelerated Benefit Application Disclosure form for complete details. This amount is based on the initial death benefit. Any changes to the death benefit will result in a change to the amount available. L-10168/CA 11/16

The Insured must be re-certified as being Chronically Ill every 12 months, prior to the expiry of the last certification. A written certification shall be renewed every 12 months. If a written certification is not renewed within 12 months, the Insured must obtain a new certification as described in this section before making a new claim for an Accelerated Death Benefit under this Rider.

Important note:

There is no restriction on the use of proceeds of these accelerated death benefits when the insured has become chronically ill or otherwise eligible for benefits from a qualified event.

This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy is not a California Partnership for Long-Term Care program policy. This policy is not a Medicare supplement (policy).

The benefits provided by the Accelerated Death Benefit for Chronic Illness Rider are not intended to provide, and will never provide long-term care insurance, nursing home insurance, or home care insurance. If you are interested in long-term care or nursing home or home care insurance, you should consult with an insurance producer licensed to sell that insurance, inquire with the insurance company offering the accelerated death benefits, or visit the California Department of Insurance Internet Web site (www.insurance.ca.gov) section regarding long-term care insurance.

If you choose to accelerate a portion of your death benefit, doing so will reduce the amount that your beneficiary will receive upon your death.

The benefits payable under this rider are intended to qualify as accelerated death benefits under section 101(g) of the Internal Revenue Code of 1986, as amended (the "Code"). These benefits are not intended to qualify as long-term care insurance under section 7702B of the Code. Payment of the accelerated death benefit is not conditioned on the receipt of long-term care or medical services. There is no restriction on the use of these accelerated death benefits.

The receipt of an accelerated death benefit may be taxable to you, if the benefit does not satisfy all qualification requirements under the Code or to the extent it exceeds the maximum per diem limit under section 101(g) of the Code. Additionally, the receipt of this benefit will reduce the amount your beneficiary(ies) will receive upon your death. Prior to electing to buy the accelerated death benefit, you should seek assistance from a qualified tax professional.

You should be aware that there are differences between Accelerated benefits and long term care. Accelerated Death Benefit (ABR) Riders are supplemental benefits that can be added to a life insurance policy. Receipt of benefits may reduce the death benefit, cash value, loan value, and premiums on the life insurance and may reduce or eliminate the availability of other policy riders/benefits. The amount of Accelerated Benefit available will depend on the life insurance death benefit at the time the Benefit is claimed. If no claim is made for the Accelerated Death Benefit and the policy is in force, the policy death benefit remains available.

Long-term care (LTC) insurance is not life insurance, and as such, has no death benefit or cash value. LTC insurance benefits are specified at the time of the contract. LTC benefits are paid as a form of expense reimbursement for qualified long term care expenses. By comparison, since ABR benefits can be used for any reason, they are paid once qualifications are met, and do not require you to provide receipt of specific expenses to qualify for the benefit. LTC premiums vary based on the level and length of benefit chosen by the policyholder. Premiums are paid on a recurring basis, and failure to pay premiums will generally lapse the policy. If LTC benefits are not claimed, they are typically forfeited. LTC insurance policies may offer non-forfeiture benefits for additional premium.

All Accelerated Death Benefit provisions are renewable for the life of the life insurance policy, provided the premiums are paid on time.

If you are paid a benefit under this rider, your policy's Death Benefit, Net Surrender Value, and available loan value will be reduced. In addition, you may lose your right to receive certain public funds such as Medicare, Medi-Cal, Medicaid, Social Security, Supplemental Security Income (SSI), and possibly others. Prior to electing to buy the accelerated death benefit, you should consult with the appropriate social services agency concerning how receipt of accelerated death benefits may affect that eligibility.

YOU SHOULD CONSULT WITH YOUR PERSONAL TAX OR LEGAL PROFESSIONAL BEFORE CLAIMING A BENEFIT UNDER THIS RIDER.

Overloan Lapse Protection Rider protects your policy from inadvertently lapsing and potentially losing its favorable life insurance tax treatment when an outstanding loan balance nears the policy value. L-10186 6/17

Symetra Life Insurance Company will notify you in writing of your option to exercise the rider when qualifications are met. When exercised, no further premium payments or loan repayments are due and your policy will not lapse. Additional loans and withdrawals are no longer available.

Qualifying conditions:

- When the policy value multiplied by the applicable IRS Guideline factor exceeds your death benefit as detailed in your policy.
- The insured is at least 75 years of age.
- The policy is in-force for at least 15 years.
- Loan amount must exceed the smaller of either: [a] 93% multiplied by the policy value, or [b] (100% - applicable Overloan Protection Exercise Charges) multiplied by the policy value.

Exercising the rider option:

- Rider must be exercised in writing.
- Death benefit option is level specified amount. If currently not level, it will be changed to level.
- Policy loan type is standard. If currently not standard, it will be converted to standard.
- One-time charge is deducted from the policy value when exercised.
- Unloaned policy value will be moved to the fixed account.
- Once exercised, the rider cannot be reversed.

Neither the IRS nor the courts have ruled on the tax consequences of exercising the Overloan Lapse Protection Rider. It is possible that the IRS or a court could assert that the Policy has been effectively terminated and that the outstanding loan balance should be treated as a distribution, all or a portion of which could be taxable when the Rider is exercised. In addition, this Overloan Protection Rider may not be appropriate for your particular circumstances. Consult with a tax professional regarding the risks associated with exercising this rider.

Charitable Giving Benefit Rider pays an additional benefit of \$100,000 to a qualified charity of your choice upon the death of the insured. This amount is based on the initial death benefit. Any changes to the death benefit will result in a change to the amount available. L-10172/CA 11/16

Lapse Protection Benefit guarantees that when you are in a Lapse Protection Benefit Period, your policy will not enter the grace period, even if the Net Cash Surrender Value is insufficient to cover monthly deductions.

The Lapse Protection Benefit Period is directly affected by the timing and amount of premium payments, loans and withdrawals. To ensure that your policy remains in the Lapse Protection Benefit Period illustrated, it is important that premium payments and any loans or withdrawals occur only as illustrated. Any deviations from this illustration will impact the actual Lapse Protection Benefit Period and could result in the need for additional premium payments or loan repayments to restore the Lapse Protection Benefit Period to the originally illustrated duration.

Death benefit changes or loans and withdrawals, other than what is illustrated, will impact the Lapse Protection Benefit Period. If the policy is being kept in-force only by the Lapse Protection Benefit, the opportunity to build policy value may be lost. Additionally, if this occurs, loans and withdrawals are no longer allowed.

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.

Index Strategies

Symetra Protector IUL 6.0 is designed to maximize your policy's growth and income potential through our Index Strategies. Each index strategy provides a guaranteed minimum crediting rate so you'll never have negative returns in a down market. Plus, any index-linked gains your policy value receives are locked-in and shielded from market declines in the future. You may elect to choose from two Putnam Dynamic Low Volatility Excess Return Index strategies, two Symetra Allocation Index strategies and three Core Index strategies.

Putnam Dynamic Low Volatility Excess Return with Bonus Strategy: Provides a lower participation rate than the Putnam Dynamic Low Volatility Excess Return Index with High Participation Rate Strategy but applies an additional index credit rate to the Policy Value upon maturity of the index segment. This additional index credit rate is used to determine the additional index credit amount (bonus) and is in addition to any other index credits earned. Only allocations to this Putnam Dynamic Low Volatility Excess Return Index with Bonus Strategy will be eligible to receive this additional index credit amount. The additional index credit rate which determines the bonus is currently 1.00% but will never be less than the Guaranteed Minimum Additional Index Credit Rate shown in the policy. Election of this Putnam Dynamic Low Volatility Excess Return Index with Bonus Strategy does not guarantee a greater Policy Value credit than other index strategies.

Putnam Dynamic Low Volatility Excess Return Index with High Participation Rate Strategy: Provides a higher participation rate than Putnam Dynamic Low Volatility Excess Return Index with Bonus Strategy. The Putnam Dynamic Low Volatility Excess Return Index with High Participation Rate Strategy does not provide an additional index credit amount (bonus). Index credits are determined and credited at segment maturity. Election of a Putnam Dynamic Low Volatility Excess Return Index with High Participation Rate Strategy does not guarantee a greater Policy Value credit than other index strategies.

Symetra Allocation Index Strategies: Are index crediting strategies which allocate the funds automatically to either the S&P 500® index strategy, or the JPMorgan ETF Efficiente® index strategy. Which strategy receives the allocation is based on an external market volatility index known as the Cboe's VIX index or the "VIX". If the VIX is below the VIX Threshold of 16, two business days prior to the Allocation Date, then the Allocation goes fully into the S&P 500® index strategy. If the VIX is equal or above the VIX Threshold of 16, two business days prior to the Allocation Date, then the Allocation goes fully to the JPMorgan ETF Efficiente® index strategy. Once your money has been allocated to either the S&P 500® index strategy or JPMorgan ETF Efficiente® 5 index strategy, it will remain in that index strategy until the segment matures and a new segment is created.

- ✓ Symetra Allocation Index 1-Year Point to Point
- ✓ Symetra Allocation Index 2-Year Point to Point

Our Core strategies: Offer you the option to select from three index strategies, including:

- ✓ S&P 500® Composite Stock Price Index - 1-Year Point to Point
- ✓ JPMorgan ETF Efficiente® 5 Index - 1-Year Point to Point
- ✓ Blended S&P 500® Index and JPMorgan ETF Efficiente® 5 Index - 2-Year Point to Point

Because Symetra Protector IUL 6.0 is not an investment contract, net premium is not directly invested in the market or any index strategy.

Female 40

Age & Risk Class: Female, Age 40, Preferred Non-Nicotine

Initial Annual Premium: \$350,000

Initial Death Benefit: \$20,000,000

Creating Index Segments

When you pay a premium, a premium charge is subtracted from your premium, resulting in what is called net premium. The net premium stays in the Holding Account, along with interest earned, if any, during the period as well as any standard loan repayments made. On the next monthly allocation date, the amount in the Holding Account is allocated to the fixed account and/or index strategies, based on your chosen allocation. Any amount you have allocated to an index strategy creates an index segment. Once an index segment has been created, you may not transfer out until the end of the segment term. At the end of the segment term, a new segment will be created based on your current allocation.

Calculating Index Credits

An index strategy credits interest by measuring the percentage difference between values of the measuring index(es) (S&P 500®, for example) at the start and end of the segment term, then applying any applicable index cap, spread, floor and participation rate.

Each index segment has its own index crediting method, index value, index cap, 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. The segment cap, spread, floor and participation rates shown in this illustration are as of 9/10/2025.

Index Cap: The maximum interest rate a segment will be credited. If the measuring index's performance is greater than the cap, the segment interest rate will equal the cap.

Index Floor: The minimum interest rate a segment will be credited. If the measuring index's performance is less than the floor, the segment interest rate will equal the floor.

Index Participation Rate: This rate describes how much of the change to the index(es) that you "participate" in.

Index Spread Rate: The index spread rate, if applicable, is a rate used to determine the final Index Credit. The index spread rate must be exceeded by the index in order to earn any Index Credits.

Putnam Dynamic Low Volatility Excess Return Index	Segment Term	Index Cap		Index Floor		Index Participation Rate	
		Current	Guaranteed	Current	Guaranteed	Current	Guaranteed
With Bonus	1-Year	No Cap	No Cap	0.00%	0.00%	182.50%	50.00%
With High Participation Rate	1-Year	No Cap	No Cap	0.00%	0.00%	212.75%	65.00%

Symetra Allocation Index Options	Index Floor	Index Cap	Index Spread Rate		Index Participation Rate	
			Current	Guaranteed	Current	Guaranteed
1-Year Point to Point	0.00%	No Cap	6.00%	20.00%	145.00%	35.00%
2-Year Point to Point	0.00%	No Cap	5.00%	20.00%	175.00%	45.00%

Female 40

Age & Risk Class: Female, Age 40, Preferred Non-Nicotine

Initial Annual Premium: \$350,000

Initial Death Benefit: \$20,000,000

Core Options	Segment Term	Index Cap		Index Floor		Index Participation Rate	
		Current	Guaranteed	Current	Guaranteed	Current	Guaranteed
S&P 500® Index	1-Year	10.75%	2.25%	0.00%	0.00%	100.00%	100.00%
JPMorgan ETF Efficiente® 5 Index	1-Year	No Cap	No Cap	0.00%	0.00%	140.00%	40.00%
Blended S&P 500® Index and JPMorgan ETF Efficiente® 5 Index	2-Year	No Cap	No Cap	0.00%	0.00%	92.50%	15.00%
		No Cap	No Cap	0.00%	0.00%	165.00%	60.00%

Hypothetical Returns by Strategy

The historical rates shown below are determined by applying the current index cap, index floor and participation rate to the most recent 25 full calendar years of historical index performance. If no index value was published on the beginning and end dates of the calendar year, then the most recent previous index value was used to determine the historical rates.

IMPORTANT NOTE: The Putnam Dynamic Low Volatility Excess Return Index launched April 2020. Values in this illustration are based on hypothetical back-tested performance prior to this date. Back-testing uses simulated analysis and hypothetical circumstances to estimate how the index may have performed prior to its actual existence. Index performance calculated by back-testing is purely theoretical. The hypothetical back-tested performance in this illustration has not been verified by an independent third party. Neither Symetra nor Putnam makes any representation that the index will perform as represented in this illustration.

IMPORTANT NOTE: The JPMorgan ETF Efficiente® 5 Index launched on October 29, 2010. Values in this illustration are based on a combination of actual index performance after this date and hypothetical back-tested performance prior to this date. Back-testing uses simulated analysis and hypothetical circumstances to estimate how the index may have performed prior to its actual existence. Index performance calculated by back-testing is purely theoretical. The hypothetical back-tested performance in this illustration has not been verified by an independent third party. Neither Symetra nor JPMorgan makes any representation that the index will perform as represented in this illustration.

The actual credited rates will vary based on the actual change in the index and actual declared cap and participation rate within each index segment. These figures do not represent actual interest that would have been credited because the index cap and participation rate would have changed over time and actual results would have been different. There are administrative, cost of insurance and product charges associated with the Symetra Protector IUL 6.0 policy. The historical returns by strategy do not reflect these charges. It is not meant to predict future performance.

Female 40

Age & Risk Class: Female, Age 40, Preferred Non-Nicotine

Initial Annual Premium: \$350,000

Initial Death Benefit: \$20,000,000

Putnam Dynamic Low Volatility Excess Return Index

Year	With Bonus		With High Participation Rate	
	Actual Historical Index Change	Resulting Account Performance	Actual Historical Index Change	Resulting Account Performance
2000	10.90%	19.89%	10.90%	23.18%
2001	-1.31%	0.00%	-1.31%	0.00%
2002	1.62%	2.95%	1.62%	3.44%
2003	9.78%	17.86%	9.78%	20.82%
2004	8.42%	15.37%	8.42%	17.92%
2005	0.73%	1.34%	0.73%	1.56%
2006	7.19%	13.13%	7.19%	15.30%
2007	2.57%	4.69%	2.57%	5.47%
2008	-0.97%	0.00%	-0.97%	0.00%
2009	5.77%	10.53%	5.77%	12.28%
2010	8.00%	14.60%	8.00%	17.02%
2011	9.38%	17.12%	9.38%	19.96%
2012	8.02%	14.63%	8.02%	17.06%
2013	7.59%	13.86%	7.59%	16.16%
2014	9.74%	17.78%	9.74%	20.72%
2015	1.11%	2.02%	1.11%	2.35%
2016	4.21%	7.69%	4.21%	8.96%
2017	12.81%	23.38%	12.81%	27.25%
2018	-0.34%	0.00%	-0.34%	0.00%
2019	11.62%	21.20%	11.62%	24.72%
2020	4.04%	7.37%	4.04%	8.59%
2021	3.13%	5.70%	3.13%	6.65%
2022	-11.62%	0.00%	-11.62%	0.00%
2023	-2.21%	0.00%	-2.21%	0.00%
2024	-1.49%	0.00%	-1.49%	0.00%

Female 40

Age & Risk Class: Female, Age 40, Preferred Non-Nicotine

Initial Annual Premium: \$350,000

Initial Death Benefit: \$20,000,000

Symetra Allocation Index 1-Year Point to Point

Year	S&P 500® Index		JPMorgan ETF Efficiente® 5 Index	
	Actual Historical Index Change	Resulting Account Performance	Actual Historical Index Change	Resulting Account Performance
2000	-10.14%	0.00%	N/A	N/A
2001	-13.04%	0.00%	N/A	N/A
2002	-23.37%	0.00%	N/A	N/A
2003	26.12%	20.12%	N/A	N/A
2004	9.22%	3.22%	N/A	N/A
2005	3.00%	0.00%	N/A	N/A
2006	13.62%	7.62%	N/A	N/A
2007	3.53%	0.00%	N/A	N/A
2008	-38.49%	0.00%	N/A	N/A
2009	23.45%	17.45%	N/A	N/A
2010	12.78%	6.78%	N/A	N/A
2011	0.00%	0.00%	11.62%	16.85%
2012	13.41%	7.41%	6.90%	10.00%
2013	29.60%	23.60%	2.41%	3.49%
2014	11.39%	5.39%	6.67%	9.67%
2015	-0.73%	0.00%	-6.42%	0.00%
2016	9.54%	3.54%	4.52%	6.56%
2017	19.42%	13.42%	8.84%	12.82%
2018	-6.24%	0.00%	-7.45%	0.00%
2019	28.88%	22.88%	8.88%	12.87%
2020	16.26%	10.26%	2.26%	3.27%
2021	26.89%	20.89%	6.70%	9.72%
2022	-19.24%	0.00%	-7.30%	0.00%
2023	23.91%	17.91%	1.08%	1.57%
2024	23.31%	17.31%	0.56%	0.81%

Female 40

Age & Risk Class: Female, Age 40, Preferred Non-Nicotine

Initial Annual Premium: \$350,000

Initial Death Benefit: \$20,000,000

Symetra Allocation Index 2-Year Point to Point

Year	S&P 500® Index		JPMorgan ETF Efficiente® 5 Index	
	Actual Historical Index Change	Resulting Account Performance	Actual Historical Index Change	Resulting Account Performance
2000	7.41%	1.20%	N/A	N/A
2001	-21.86%	0.00%	N/A	N/A
2002	-33.36%	0.00%	N/A	N/A
2003	-3.35%	0.00%	N/A	N/A
2004	37.75%	16.37%	N/A	N/A
2005	12.50%	3.75%	N/A	N/A
2006	17.03%	6.01%	N/A	N/A
2007	17.63%	6.31%	N/A	N/A
2008	-36.31%	0.00%	N/A	N/A
2009	-24.06%	0.00%	N/A	N/A
2010	39.23%	17.12%	N/A	N/A
2011	12.78%	3.89%	N/A	N/A
2012	13.40%	4.20%	19.32%	16.90%
2013	46.98%	20.99%	9.47%	8.29%
2014	44.36%	19.68%	9.24%	8.09%
2015	10.58%	2.79%	-0.18%	0.00%
2016	8.74%	1.87%	-2.19%	0.00%
2017	30.81%	12.90%	13.76%	12.04%
2018	11.97%	3.49%	0.73%	0.64%
2019	20.84%	7.92%	0.76%	0.67%
2020	48.92%	21.96%	11.34%	9.92%
2021	47.52%	21.26%	9.11%	7.97%
2022	2.48%	0.00%	-1.09%	0.00%
2023	0.08%	0.00%	-6.25%	0.00%
2024	52.80%	23.90%	1.56%	1.37%

Female 40

Age & Risk Class: Female, Age 40, Preferred Non-Nicotine

Initial Annual Premium: \$350,000

Initial Death Benefit: \$20,000,000

Core Options

	S&P 500® Index 1-Year		JPMorgan ETF Efficiente® 5 Index 1-Year		S&P 500® Index 2-Year		JPMorgan ETF Efficiente® 5 Index 2-Year		Blended S&P 500® Index and JPMorgan ETF Efficiente® 5 Index
Year	Actual Historical Index Change	Resulting Account Performance	Actual Historical Index Change	Resulting Account Performance	Actual Historical Index Change	Resulting Account Performance	Actual Historical Index Change	Resulting Account Performance	Resulting Account Performance
2000	-10.14%	0.00%	N/A	N/A	7.41%	3.43%	N/A	N/A	N/A
2001	-13.04%	0.00%	N/A	N/A	-21.86%	0.00%	N/A	N/A	N/A
2002	-23.37%	0.00%	N/A	N/A	-33.36%	0.00%	N/A	N/A	N/A
2003	26.12%	10.75%	N/A	N/A	-3.35%	0.00%	N/A	N/A	N/A
2004	9.22%	9.22%	N/A	N/A	37.75%	17.46%	N/A	N/A	N/A
2005	3.00%	3.00%	N/A	N/A	12.50%	5.78%	N/A	N/A	N/A
2006	13.62%	10.75%	N/A	N/A	17.03%	7.88%	N/A	N/A	N/A
2007	3.53%	3.53%	N/A	N/A	17.63%	8.15%	N/A	N/A	N/A
2008	-38.49%	0.00%	N/A	N/A	-36.31%	0.00%	N/A	N/A	N/A
2009	23.45%	10.75%	N/A	N/A	-24.06%	0.00%	N/A	N/A	N/A
2010	12.78%	10.75%	N/A	N/A	39.23%	18.15%	N/A	N/A	N/A
2011	0.00%	0.00%	11.62%	16.27%	12.78%	5.91%	N/A	N/A	N/A
2012	13.41%	10.75%	6.90%	9.65%	13.40%	6.20%	19.32%	15.94%	22.14%
2013	29.60%	10.75%	2.41%	3.37%	46.98%	21.73%	9.47%	7.81%	29.54%
2014	11.39%	10.75%	6.67%	9.34%	44.36%	20.52%	9.24%	7.62%	28.14%
2015	-0.73%	0.00%	-6.42%	0.00%	10.58%	4.89%	-0.18%	0.00%	4.89%
2016	9.54%	9.54%	4.52%	6.33%	8.74%	4.04%	-2.19%	0.00%	4.04%
2017	19.42%	10.75%	8.84%	12.37%	30.81%	14.25%	13.76%	11.35%	25.60%
2018	-6.24%	0.00%	-7.45%	0.00%	11.97%	5.54%	0.73%	0.60%	6.14%
2019	28.88%	10.75%	8.88%	12.43%	20.84%	9.64%	0.76%	0.63%	10.27%
2020	16.26%	10.75%	2.26%	3.16%	48.92%	22.63%	11.34%	9.35%	31.98%
2021	26.89%	10.75%	6.70%	9.38%	47.52%	21.98%	9.11%	7.52%	29.50%
2022	-19.24%	0.00%	-7.30%	0.00%	2.48%	1.15%	-1.09%	0.00%	1.15%
2023	23.91%	10.75%	1.08%	1.51%	0.08%	0.04%	-6.25%	0.00%	0.04%
2024	23.31%	10.75%	0.56%	0.78%	52.80%	24.42%	1.56%	1.29%	25.71%

Female 40

Age & Risk Class: Female, Age 40, Preferred Non-Nicotine

Initial Annual Premium: \$350,000

Initial Death Benefit: \$20,000,000

The Maximum Illustrated Rate for each strategy is calculated by a method consistent with applicable regulations. The Averages are based on the past 20 and 25 years of performance starting on 1/1/2000, using the current index cap, index floor and index participation rate. A number of different reasonable methods may be used to calculate the averages. The maximum illustrated rates and averages are not an indication of future performance and are not guaranteed.

Putnam Dynamic Low Volatility Excess Return Index	Maximum Illustrated Rate	10-Year Average	20-Year Average	25-Year Average
With Bonus	5.94%	7.26%	9.14%	8.80%
With High Participation Rate	6.94%	8.46%	10.66%	10.26%

Symetra Allocation Index Options	Maximum Illustrated Rate	10-Year Average	20-Year Average	25-Year Average
1-Year S&P 500® Index	5.85%	9.43%	N/A	N/A
2-Year S&P 500® Index	5.45%	9.19%	N/A	N/A
1-Year JPMorgan ETF Efficiente® 5 Index	5.85%	5.65%	N/A	N/A
2-Year JPMorgan ETF Efficiente® 5 Index	5.45%	3.93%	N/A	N/A

Core Options	Maximum Illustrated Rate	10-Year Average	20-Year Average	25-Year Average
S&P 500® Index	6.69%	7.40%	7.25%	6.60%
JPMorgan ETF Efficiente® 5 Index	5.85%	4.60%	N/A	N/A
Blended S&P 500® Index and JPMorgan ETF Efficiente® 5 Index	5.73%	6.97%	N/A	N/A

It is Symetra's goal to be able to allow you to better understand and compare index account performance against other indexed universal life products that you may be considering purchasing. Along the same lines, Symetra's Protector IUL 6.0 product must be compliant with all applicable industry illustration guideline(s). To that note, we follow a regulatory illustration concept known as the *Benchmark Index Account*, which is derived under the following industry consistent approach:

- Looking back at the historical period of S&P 500 index returns (excluding dividends) over the previous 66 years, starting with the current calendar year
- Incorporating the product's current participation rate, index cap and index floor for the product's account (or equivalent account)
- Calculating the arithmetic average of all 25-year previous periods of time, inclusive of every trading day throughout this time period (which covers over 10,000 specific points in time)

From this, the maximum crediting rate that is allowed to be shown on your illustration is determined as shown above, along with the minimum and maximum rates derived under this calculation, which is required to also be provided for reference purposes:

Maximum Illustrated Rate	8.20%
Minimum Illustrated Rate	4.61%

Index Strategies Disclosures

The S&P 500® Index is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI"), and has been licensed for use by Symetra Life Insurance Company ("Symetra"). S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Symetra. Symetra's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index.

The JPMorgan ETF Efficient® 5 Index ("JPMorgan Index") has been licensed to Symetra Life Insurance Company (the "Licensee") for the Licensee's benefit. Neither the Licensee nor Symetra Protector IUL (individually, the "Product") is sponsored, operated, endorsed, recommended, sold or promoted by J.P. Morgan Securities LLC ("JPMS") or any of its affiliates (together and individually, "JPMorgan"). JPMorgan makes no representation and gives no warranty, express or implied, to contract owners in or those otherwise taking exposure to the Product. Such persons should seek appropriate professional advice before making any investment. The JPMorgan Index has been designed and is compiled, calculated, maintained and sponsored by JPMS without regard to the Licensee, the Product or any contract owner. JPMorgan is under no obligation to continue compiling, calculating, maintaining or sponsoring the JPMorgan Index. JPMorgan may independently issue or sponsor other indices or products that are similar to and may compete with the JPMorgan Index and the Product. JPMorgan may also transact in assets referenced in the JPMorgan Index (or in financial instruments such as derivatives that reference those assets). These activities could have a positive or negative effect on the value of the JPMorgan Index and the Product.

Except for the JPMorgan ETF Efficient® 5 Index, and the Putnam Dynamic Low Volatility Excess Return Index, the performance of an index does not include the payment or reinvestment of dividends in the calculation of its performance.

The policy does not directly participate in any outside investment or index.

The Putnam Dynamic Low Volatility Excess Return Index (the "Index") is the property of Putnam Investments, LLC, which has contracted with S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices LLC) to calculate and maintain the Index. The Index is not sponsored by S&P Dow Jones Indices or its affiliates or its third party licensors (collectively, "S&P Dow Jones Indices"). Neither Putnam Investments, LLC nor S&P Dow Jones Indices will be liable for any errors or omissions in calculating the Index. Putnam Dynamic Low Volatility Excess Return Index™ is a trademark of Putnam Investments, LLC. "Calculated by S&P Dow Jones Indices" and the related stylized mark(s) are service marks of S&P Dow Jones Indices and have been licensed for use by Putnam Investments, LLC. S&P® is a registered trademark of Standard & Poor's Financial Services LLC ("SPFS"), and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones").

Policy Details

About this illustration

Symetra Protector IUL 6.0 is a Flexible Premium Adjustable Life Insurance Policy with Index-Linked Interest Option issued by Symetra Life Insurance Company (SLIC), 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004.

This illustration explains the elements of the policy you are applying for. Many features of this illustration, including but not limited to, amount and frequency of premiums, death benefit amounts and interest rate, have a material impact on the policy. You should request different scenarios to see how each feature can impact the values shown.

This is an illustration only. An illustration is not intended to predict actual performance. Interest rates or values that are set forth in the illustration are not guaranteed, except for those items clearly labeled as guaranteed.

This illustration assumes that the currently illustrated non-guaranteed elements used will not change for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. Assumptions on which non-guaranteed elements are based are subject to change.

Underwriting

Your actual risk class will depend on the outcome of underwriting. Illustrated values will be impacted if your actual risk class is different.

Net Death Benefit

Initial: \$20,000,000

Death Benefit Option A:
Level

This is the amount your beneficiaries will receive upon the death of the insured. The death benefit option you select will have an impact on the amount received. The net death benefit is reduced by any loans and loan interest.

Premium

Initial: \$350,000

Frequency: Annual

This is the amount you plan to pay each year. The illustration shows premium payments paid on the first day of each payment period. We reserve the right to require additional underwriting if the premium will result in an immediate increase in the difference between the death benefit and the policy value.

The amount required to place the policy in-force is \$66,213.00. You will not be billed for remainder of the initial premium. Payment of less than the illustrated initial premium you selected, even if the remainder of the initial premium is subsequently submitted, could result in earlier lapse and generally lower cash values than those illustrated.

Premium Allocation

When you pay a premium, a premium charge is subtracted from your premium. You may allocate your net premium payment to the fixed account and/or any of the index strategies that we make available to you.

You have elected that your premiums be allocated as follows:

Female 40

Age & Risk Class: Female, Age 40, Preferred Non-Nicotine

Initial Annual Premium: \$350,000

Initial Death Benefit: \$20,000,000

Putnam Dynamic Low Volatility Excess Return Index	Percentage	From	Through
With Bonus	0.00%	1	80
With High Participation Rate	0.00%	1	80
Symetra Allocation Index Options	Percentage	From	Through
1-Year Point to Point	0.00%	1	80
2-Year Point to Point	0.00%	1	80
Core Options	Percentage	From	Through
S&P 500® Index	100.00%	1	80
JPMorgan ETF Efficiente® 5 Index	0.00%	1	80
Blended S&P 500® Index and JPMorgan ETF Efficiente® 5 Index	0.00%	1	80
Fixed Account	Percentage	From	Through
	0.00%	1	80

Please note, Symetra will issue your policy with the index selection options chosen by you in the Index Coverage Details of the supplemental application, which may be different from those index allocations shown in this sales illustration. It is recommended You request a sales illustration which corresponds to Your selected index allocations in the application supplement.

Index Segment Interest Rate

The illustrated interest rates for the index segments are as follows:

Putnam Dynamic Low Volatility Excess Return Index	Rate	From	Through
With Bonus	0.00%	1	80
With High Participation Rate	0.00%	1	80
Symetra Allocation Index	Rate	From	Through
1-Year Point to Point	0.00%	1	80
2-Year Point to Point	0.00%	1	80
Core	Rate	From	Through
S&P 500® Index	6.69%	1	80
JPMorgan ETF Efficiente® 5 Index	0.00%	1	80
Blended S&P 500® Index and JPMorgan ETF Efficiente® 5 Index	0.00%	1	80

Fixed Account

The fixed account earns interest at a declared rate. The fixed account interest rate will never be less than the guaranteed minimum interest rate.

Fixed Account	Illustrated Rate	From	Through
	5.25%	1	80

Female 40

Age & Risk Class: Female, Age 40, Preferred Non-Nicotine

Initial Annual Premium: \$350,000

Initial Death Benefit: \$20,000,000

Lookback Guarantee

Your policy contains a Lookback Guarantee which may provide an increase in policy value, if the average annual percentage rate of any actual index credits, over the respective Lookback Guarantee Period, is less than the average annual percentage rate of any index credits based on the Lookback Guarantee rate, as defined in the policy, per year cumulatively over resetting 8-year periods. The first 8-year period begins at the time your policy is issued and will be recalculated, over an 8-year period, after the previous period has elapsed.

Policy Value & Net Surrender Value

The policy value consists of your net premiums, minus monthly deductions and withdrawals, plus any interest.

The Net Surrender Value is the amount available to you upon surrender and the amount available for loans and withdrawals. The Net Surrender Value is the policy value minus any surrender charges, loans and loan interest. Surrender charges are applicable for 14 years from issue.

Loans and Withdrawals

Loans are available immediately, as long as you have sufficient Net Surrender Value. There are 2 types of loans available: standard loans and participating loans.

Loan Type	Policy Value	Loan Interest Credited	Loan Interest Charged
Standard	Value is transferred to a loan account.	Fixed interest rate	Fixed loan rate
Participating	Value that serves as participating for the loan remains in the index account(s) and/or the fixed account.	Credited based on the performance of the index account(s) and/or fixed account.	Fixed loan rate

Only one type of loan is allowed at a given time. You can switch between loan types once per year on the policy anniversary.

Participating loans are made available to you. All such loans will remain in the Index Strategies that you have chosen and will be charged at a fixed interest rate determined by Symetra.

Standard Loan Current Loan Interest Charge Rate: 4.25%

Standard Loan Guaranteed Loan Interest Charge Rate: 4.25%

Participating Loan Current Loan Interest Charge Rate: 5.50%

Participating Loan Guaranteed Loan Interest Charge Rate: 5.50%

Female 40

Age & Risk Class: Female, Age 40, Preferred Non-Nicotine

Initial Annual Premium: \$350,000

Initial Death Benefit: \$20,000,000

Guideline Premium Test

Initial Guideline Single

Premium: \$4,731,595

Initial Guideline Annual

Premium: \$318,297

Under a policy that qualifies as life insurance, gain is not taxable as long as it remains in the policy, and the death benefit is excludable from gross income. To qualify as life insurance for federal income tax purposes, the policy must satisfy one of two alternative tests under IRC section 7702. This illustration applies the Guideline Premium Test, which requires generally that the sum of the premiums paid under the policy, less certain withdrawals, at any time must not exceed the greater of the guideline single premium or the sum of the guideline annual premiums at such time and that the death benefit at any time is not less than the applicable percentage of the policy value at that time. Guidelines are calculated at issue, but must be recalculated upon a change in your underwriting risk classification or a change to the coverage of the policy. Failure to qualify as life insurance will result in adverse tax consequences.

MEC Status

Initial Annual Seven Pay

Premium: \$1,313,970

A loan or withdrawal from a life insurance policy generally is excluded from gross income to the extent it does not exceed the investment in the policy. However, if a life insurance policy also is a Modified Endowment Contract (MEC), a loan or withdrawal is includible in income to the extent of any gain on the policy, and an additional tax may apply. The gain is the excess of the policy value over the premiums paid reduced by any prior untaxed distributions and it is determined by aggregating the policy with all other MECs issued to the same policyowner in the same calendar year by affiliated life insurance companies. In general, a life insurance policy will be a MEC if the accumulated premiums paid under the policy at any time during a 7-year testing period exceeds the sum of the annual Seven Pay premiums as of that time, as determined in accordance with the requirements of IRC section 7702A.

Whether your policy will be a MEC depends on the timing and amount of premiums paid. The payment of premiums may be affected by your policy's features, your exercise of any policy options, and any changes you make to the policy. Whether the illustrated policy will become a MEC depends on the facts and circumstances. If your policy is at risk of becoming a MEC by some action you are about to take, we will notify you and give you an opportunity to avoid MEC treatment by reconsidering such action.

Based on our understanding of current tax laws, a policy issued and maintained consistent with this illustration would not become a MEC.

For tax implications, see your tax or legal professional.

This illustration is not intended as investment, accounting, legal or tax advice and Symetra Life Insurance Company does not give investment, accounting, legal or tax advice. This illustration does not attempt to provide more than general U.S. tax information associated with life insurance policies. This information is written in connection with the promotion or marketing of life insurance issued by Symetra Life Insurance Company.

You should seek advice based on your particular circumstances from an independent tax professional.

This is not a complete description of the Symetra Life Insurance Product. For a more complete description, please ask your insurance producer.

Not a bank or credit union deposit, obligation or guarantee	May lose value
Not FDIC or NCUA/NCUSIF insured	Not insured by any federal government agency

Symetra Protector IUL 6.0 - GPT

Female 40

Age & Risk Class: Female, Age 40, Preferred Non-Nicotine

Initial Annual Premium: \$350,000

Initial Death Benefit: \$20,000,000

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Symetra Life Insurance Company 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004-5135

Comparison Indexes

When comparing insurance policies, a simple comparison is not enough. There are a number of other items that must also be taken into consideration. The numbers shown in the Life Insurance Surrender Cost Index and the Life Insurance Net Payment Cost Index are measures of the relative cost of similar policies of insurance and can be used to determine the policy that best meets your needs. A low index number generally represents a lower cost than a higher number. A detailed explanation of the intended use of these indexes is outlined in the *Life Insurance Buyer's Guide* which is provided at the time a life insurance policy is delivered. The guide is also available from your life insurance professional.

The Life Insurance Surrender Cost Index and the Life Insurance Net Payment Cost Index are calculated using a formula prescribed by the National Association of Insurance Commissioners, and reflect a 5.00% interest rate compounded annually.

Primary Insured

SURRENDER COST INDEX

Yr	GUARANTEED	NON-GUARANTEED
	Guaranteed Insurance Rates Guaranteed Interest (0.00%)	Current Insurance Rates Non-Guaranteed Interest (6.69%)
10	8.88	2.03
20	8.18	-0.75

NET PAYMENT COST INDEX

	GUARANTEED	NON-GUARANTEED
	Guaranteed Insurance Rates Guaranteed Interest (0.00%)	Current Insurance Rates Non-Guaranteed Interest (6.69%)
	17.50	17.50
	10.84	10.84

Female 40

Age & Risk Class: Female, Age 40, Preferred Non-Nicotine

Initial Annual Premium: \$350,000

Initial Death Benefit: \$20,000,000

Numeric Summary

			GUARANTEED		NON-GUARANTEED			
			Guaranteed Insurance Rates Guaranteed Interest (0.00%)		Midpoint Insurance Rates Midpoint Interest (3.35%)		Current Insurance Rates Non-Guaranteed Interest (6.69%)	
Yr	Age	Annual Premium Outlay	Net Surrender Value	Net Death Benefit	Net Surrender Value	Net Death Benefit	Net Surrender Value	Net Death Benefit
5	44	350,000	759,985	20,000,000	1,035,676	20,000,000	1,348,021	20,000,000
10	49	350,000	2,276,841	20,000,000	3,019,362	20,000,000	4,084,994	20,000,000
20	59	0	1,852,537	20,000,000	3,955,451	20,000,000	8,046,962	20,000,000
25	64	0	1,287,627	20,000,000	4,240,485	20,000,000	11,004,464	20,000,000
31	70	0	0	20,000,000	4,347,973	20,000,000	16,076,332	20,000,000
Policy expiration based on premium outlay			Policy Year: Age:	47 86	Policy Year: Age:	47 86	Policy Year: Age:	81 120

A zero in the annual premium outlay column means that no premiums were paid in that year; it does not mean that the policy is paid up. Charges will continue to be deducted from the policy value. Depending on actual results, premiums may need to be increased or resumed.

I certify that this illustration has been presented to the Applicant or Owner and that I have explained that any non-guaranteed elements illustrated are subject to change. I have not made any statements that are inconsistent with the illustration.

I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be higher or lower. The Insurance Professional has told me that they are not guaranteed.

Signature of Insurance Professional

Date

Signature of Applicant or Owner

Date

Sample Sample

Sample

Sample, CA 00000

(000) 000-0000

Female 40

Age & Risk Class: Female, Age 40, Preferred Non-Nicotine

Initial Annual Premium: \$350,000

Initial Death Benefit: \$20,000,000

Tabular Detail & Statement of Policy Cost & Benefit InformationSymetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004-5135

Initial Annual Premium Payment: \$350,000.00

Premiums Payable Through Age 49

			GUARANTEED			NON-GUARANTEED		
			Guaranteed Insurance Rates Guaranteed Interest (0.00%)			Current Insurance Rates Non-Guaranteed Interest (6.69%)		
Year	Age	Annual Premium Outlay	Policy Value	Net Surrender Value	Net Death Benefit	Policy Value	Net Surrender Value	Net Death Benefit
1	40	350,000	245,424	0	20,000,000	305,447	0	20,000,000
2	41	350,000	489,958	0	20,000,000	647,224	48,424	20,000,000
3	42	350,000	734,014	181,214	20,000,000	1,010,447	457,647	20,000,000
4	43	350,000	977,612	471,012	20,000,000	1,397,030	890,430	20,000,000
5	44	350,000	1,220,585	759,985	20,000,000	1,808,621	1,348,021	20,000,000
Total		1,750,000						
6	45	350,000	1,462,955	1,048,355	20,000,000	2,247,978	1,833,378	20,000,000
7	46	350,000	1,703,649	1,335,249	20,000,000	2,716,347	2,347,947	20,000,000
8	47	350,000	2,034,494	1,712,094	20,000,000	3,215,728	2,893,328	20,000,000
9	48	350,000	2,271,786	1,995,386	20,000,000	3,748,105	3,471,705	20,000,000
10	49	350,000	2,507,041	2,276,841	20,000,000	4,315,194	4,084,994	20,000,000
Total		3,500,000						
11	50	0	2,442,047	2,257,847	20,000,000	4,592,224	4,408,024	20,000,000
12	51	0	2,373,923	2,235,723	20,000,000	4,886,869	4,748,669	20,000,000
13	52	0	2,302,288	2,210,288	20,000,000	5,200,780	5,108,780	20,000,000
14	53	0	2,226,746	2,180,746	20,000,000	5,534,795	5,488,795	20,000,000
15	54	0	2,146,899	2,146,899	20,000,000	5,890,598	5,890,598	20,000,000
Total		3,500,000						
16	55	0	2,250,687	2,250,687	20,000,000	6,269,373	6,269,373	20,000,000
17	56	0	2,161,087	2,161,087	20,000,000	6,672,654	6,672,654	20,000,000
18	57	0	2,065,435	2,065,435	20,000,000	7,102,202	7,102,202	20,000,000
19	58	0	1,962,923	1,962,923	20,000,000	7,559,697	7,559,697	20,000,000
20	59	0	1,852,537	1,852,537	20,000,000	8,046,962	8,046,962	20,000,000
Total		3,500,000						
21	60	0	1,733,048	1,733,048	20,000,000	8,566,078	8,566,078	20,000,000
22	61	0	1,603,185	1,603,185	20,000,000	9,119,016	9,119,016	20,000,000
23	62	0	1,461,631	1,461,631	20,000,000	9,707,956	9,707,956	20,000,000
24	63	0	1,456,759	1,456,759	20,000,000	10,335,537	10,335,537	20,000,000
25	64	0	1,287,627	1,287,627	20,000,000	11,004,464	11,004,464	20,000,000
Total		3,500,000						
26	65	0	1,101,255	1,101,255	20,000,000	11,717,832	11,717,832	20,000,000
27	66	0	895,438	895,438	20,000,000	12,478,984	12,478,984	20,000,000
28	67	0	667,637	667,637	20,000,000	13,291,422	13,291,422	20,000,000
29	68	0	414,950	414,950	20,000,000	14,159,019	14,159,019	20,000,000
30	69	0	134,271	134,271	20,000,000	15,085,857	15,085,857	20,000,000
Total		3,500,000						

Female 40

Age & Risk Class: Female, Age 40, Preferred Non-Nicotine

Initial Annual Premium: \$350,000

Initial Death Benefit: \$20,000,000

Tabular Detail & Statement of Policy Cost & Benefit InformationSymetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004-5135

Initial Annual Premium Payment: \$350,000.00

Premiums Payable Through Age 49

			GUARANTEED			NON-GUARANTEED		
			Guaranteed Insurance Rates Guaranteed Interest (0.00%)			Current Insurance Rates Non-Guaranteed Interest (6.69%)		
Year	Age	Annual Premium Outlay	Policy Value	Net Surrender Value	Net Death Benefit	Policy Value	Net Surrender Value	Net Death Benefit
31	70	0	0	0	20,000,000	16,076,332	16,076,332	20,000,000
32	71	0	0	0	20,000,000	17,135,360	17,135,360	20,000,000
33	72	0	0	0	20,000,000	18,268,396	18,268,396	20,277,920
34	73	0	0	0	20,000,000	19,481,536	19,481,536	21,234,874
35	74	0	0	0	20,000,000	20,776,927	20,776,927	22,231,312
Total		3,500,000						
36	75	0	0	0	20,000,000	22,160,123	22,160,123	23,268,129
37	76	0	0	0	20,000,000	23,634,549	23,634,549	24,816,277
38	77	0	0	0	20,000,000	25,206,027	25,206,027	26,466,328
39	78	0	0	0	20,000,000	26,880,679	26,880,679	28,224,713
40	79	0	0	0	20,000,000	28,664,918	28,664,918	30,098,164
Total		3,500,000						
41	80	0	0	0	20,000,000	30,565,429	30,565,429	32,093,700
42	81	0	0	0	20,000,000	32,589,302	32,589,302	34,218,767
43	82	0	0	0	20,000,000	34,744,431	34,744,431	36,481,652
44	83	0	0	0	20,000,000	37,038,470	37,038,470	38,890,394
45	84	0	0	0	20,000,000	39,479,331	39,479,331	41,453,297
Total		3,500,000						
46	85	0	0	0	20,000,000	42,073,448	42,073,448	44,177,121
47	86	0	Lapse	Lapse	Lapse	44,829,124	44,829,124	47,070,581
48	87	0				47,754,091	47,754,091	50,141,796
49	88	0				50,856,226	50,856,226	53,399,038
50	89	0				54,142,890	54,142,890	56,850,035
Total		3,500,000						
51	90	0				57,621,049	57,621,049	60,502,102
52	91	0				61,334,344	61,334,344	63,787,717
53	92	0				65,307,640	65,307,640	67,266,869
54	93	0				69,571,500	69,571,500	70,962,930
55	94	0				74,164,119	74,164,119	74,905,761
Total		3,500,000						
56	95	0				79,050,153	79,050,153	79,840,655
57	96	0				84,243,114	84,243,114	85,085,545
58	97	0				89,757,966	89,757,966	90,655,546
59	98	0				95,609,086	95,609,086	96,565,177
60	99	0				101.810M	101.810M	102.828M
Total		3,500,000						

Tabular Detail & Statement of Policy Cost & Benefit Information

Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004-5135

Initial Annual Premium Payment: \$350,000.00

Premiums Payable Through Age 49

			GUARANTEED			NON-GUARANTEED		
			Guaranteed Insurance Rates Guaranteed Interest (0.00%)			Current Insurance Rates Non-Guaranteed Interest (6.69%)		
Year	Age	Annual Premium Outlay	Policy Value	Net Surrender Value	Net Death Benefit	Policy Value	Net Surrender Value	Net Death Benefit
61	100	0				108.373M	108.373M	109.456M
62	101	0				115.316M	115.316M	116.469M
63	102	0				122.654M	122.654M	123.880M
64	103	0				130.396M	130.396M	131.700M
65	104	0				138.552M	138.552M	139.938M
Total		3,500,000						
66	105	0				147.129M	147.129M	148.600M
67	106	0				156.185M	156.185M	157.747M
68	107	0				165.747M	165.747M	167.405M
69	108	0				175.845M	175.845M	177.604M
70	109	0				186.513M	186.513M	188.378M
Total		3,500,000						
71	110	0				197.788M	197.788M	199.766M
72	111	0				209.714M	209.714M	211.811M
73	112	0				222.342M	222.342M	224.566M
74	113	0				235.731M	235.731M	238.088M
75	114	0				249.926M	249.926M	252.425M
Total		3,500,000						
76	115	0				264.976M	264.976M	267.626M
77	116	0				280.932M	280.932M	283.741M
78	117	0				297.849M	297.849M	300.827M
79	118	0				315.785M	315.785M	318.942M
80	119	0				334.800M	334.800M	338.148M
Total		3,500,000						

A zero in the annual premium outlay column means that no premiums were paid in that year; it does not mean that the policy is paid up. Charges will continue to be deducted from the policy value. Depending on actual results, premiums may need to be increased or resumed.

Any deviations from this illustration will impact the actual Lapse Protection Benefit Period.

The effective policy loan annual percentage interest rate is determined at time of loan, but will never exceed:

Standard Loan Option Annual Interest Rate: 4.25%

Participating Loan Option Annual Interest Rate: 5.50%

Interest is charged in advance and is due from Owners on each Policy Anniversary for the next Policy Year. If the Owner does not pay such interest when due, the amount of the interest is added to the outstanding Loan Amount. Thus, unpaid interest is charged interest during the subsequent Policy Year.

Statement of Policy Cost & Benefit Information

Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004-5135

Primary Insured

SURRENDER COST INDEX @ 5%

Yr	GUARANTEED	NON-GUARANTEED
	Guaranteed Insurance Rates Guaranteed Interest (0.00%)	Current Insurance Rates Non-Guaranteed Interest (6.69%)
10	8.88	2.03
20	8.18	-0.75

NET PAYMENT COST INDEX @ 5%

	GUARANTEED	NON-GUARANTEED
	Guaranteed Insurance Rates Guaranteed Interest (0.00%)	Current Insurance Rates Non-Guaranteed Interest (6.69%)
	17.50	17.50
	10.84	10.84

The Life Insurance Cost Indexes are useful only for the comparison of relative costs of two or more similar policies. An explanation of the intended use of these indexes is provided in the *Life Insurance Buyer's Guide*. These indexes reflect any illustrated policy changes.

Policy Coverage

Coverage	Initial Death Benefit	Initial Annual Charge	Cash Value End of Year One
Protector IUL 6.0	\$20,000,000.00	\$30,828.31	\$0.00
Charitable Giving Benefit Rider	\$100,000.00	\$0.00	N/A
Accelerated Death Benefit for Terminal Illness Rider	N/A	\$0.00	N/A
Accelerated Death Benefit for Chronic Illness Rider	N/A	\$0.00	N/A
Overloan Lapse Protection Rider	N/A	\$0.00	N/A

Table values reflect illustrated premiums, policy coverage elections, and features including but not limited to index allocations, interest rates and death benefit options.

Presented By: Sample Sample

Sample

Sample, CA 00000

Female 40

Age & Risk Class: Female, Age 40, Preferred Non-Nicotine

Initial Annual Premium: \$350,000

Initial Death Benefit: \$20,000,000

Details of Policy Charges

Initial Annual Premium Payment: \$350,000.00

Initial Interest Rate 6.69%

Premiums Payable Through Age 49

Current Policy Charges

Year	Age	Annual Premium Outlay	Premium Expense Charge	Cost of Insurance Charges	Admin & Rider Charges	Interest Credits	Policy Value	Surr. Charges	Net Surrender Value
1	40	350,000	34,650	4,351	26,478	20,925	305,447	644,800	0
2	41	350,000	18,900	5,253	26,478	42,408	647,224	598,800	48,424
3	42	350,000	18,900	6,665	26,478	65,265	1,010,447	552,800	457,647
4	43	350,000	18,900	7,599	26,478	89,560	1,397,030	506,600	890,430
5	44	350,000	18,900	8,448	26,478	115,417	1,808,621	460,600	1,348,021
6	45	350,000	18,900	8,219	26,478	142,954	2,247,978	414,600	1,833,378
7	46	350,000	18,900	8,598	26,478	172,345	2,716,347	368,400	2,347,947
8	47	350,000	18,900	8,918	26,478	203,677	3,215,728	322,400	2,893,328
9	48	350,000	18,900	9,329	26,478	237,083	3,748,105	276,400	3,471,705
10	49	350,000	18,900	10,227	26,478	272,694	4,315,194	230,200	4,084,994
Total		3,500,000	204,750	77,606	264,778	1,362,328			
11	50	0	0	11,364	228	288,622	4,592,224	184,200	4,408,024
12	51	0	0	12,278	228	307,150	4,886,869	138,200	4,748,669
13	52	0	0	12,721	228	326,859	5,200,780	92,000	5,108,780
14	53	0	0	13,612	228	347,855	5,534,795	46,000	5,488,795
15	54	0	0	14,167	228	370,198	5,890,598	0	5,890,598
16	55	0	0	14,993	228	393,996	6,269,373	0	6,269,373
17	56	0	0	15,824	228	419,332	6,672,654	0	6,672,654
18	57	0	0	16,530	228	446,307	7,102,202	0	7,102,202
19	58	0	0	17,317	228	475,040	7,559,697	0	7,559,697
20	59	0	0	18,148	228	505,641	8,046,962	0	8,046,962
Total		3,500,000	204,750	224,559	267,058	5,243,328			
21	60	0	0	18,891	228	538,235	8,566,078	0	8,566,078
22	61	0	0	19,793	228	572,959	9,119,016	0	9,119,016
23	62	0	0	20,778	228	609,945	9,707,956	0	9,707,956
24	63	0	0	21,532	228	649,341	10,335,537	0	10,335,537
25	64	0	0	22,168	228	691,323	11,004,464	0	11,004,464
26	65	0	0	22,476	228	736,072	11,717,832	0	11,717,832
27	66	0	0	22,417	228	783,797	12,478,984	0	12,478,984
28	67	0	0	22,054	228	834,720	13,291,422	0	13,291,422
29	68	0	0	21,252	228	889,077	14,159,019	0	14,159,019
30	69	0	0	20,059	228	947,125	15,085,857	0	15,085,857
Total		3,500,000	204,750	435,977	269,338	12,495,923			

Female 40

Age & Risk Class: Female, Age 40, Preferred Non-Nicotine

Initial Annual Premium: \$350,000

Initial Death Benefit: \$20,000,000

Details of Policy Charges

Initial Annual Premium Payment: \$350,000.00

Initial Interest Rate 6.69%

Premiums Payable Through Age 49

Current Policy Charges

Year	Age	Annual Premium Outlay	Premium Expense Charge	Cost of Insurance Charges	Admin & Rider Charges	Interest Credits	Policy Value	Surr. Charges	Net Surrender Value
31	70	0	0	18,437	228	1,009,140	16,076,332	0	16,076,332
32	71	0	0	16,159	228	1,075,415	17,135,360	0	17,135,360
33	72	0	0	13,018	228	1,146,282	18,268,396	0	18,268,396
34	73	0	0	8,738	228	1,222,106	19,481,536	0	19,481,536
35	74	0	0	7,652	228	1,303,271	20,776,927	0	20,776,927
36	75	0	0	6,515	228	1,389,939	22,160,123	0	22,160,123
37	76	0	0	7,813	228	1,482,467	23,634,549	0	23,634,549
38	77	0	0	9,392	228	1,581,098	25,206,027	0	25,206,027
39	78	0	0	11,339	228	1,686,219	26,880,679	0	26,880,679
40	79	0	0	13,772	228	1,798,239	28,664,918	0	28,664,918
Total		3,500,000	204,750	548,813	271,618	26,190,098			
41	80	0	0	16,849	228	1,917,588	30,565,429	0	30,565,429
42	81	0	0	20,610	228	2,044,711	32,589,302	0	32,589,302
43	82	0	0	24,729	228	2,180,085	34,744,431	0	34,744,431
44	83	0	0	29,966	228	2,324,234	37,038,470	0	37,038,470
45	84	0	0	36,580	228	2,477,668	39,479,331	0	39,479,331
46	85	0	0	46,561	228	2,640,906	42,073,448	0	42,073,448
47	86	0	0	58,482	228	2,814,386	44,829,124	0	44,829,124
48	87	0	0	73,462	228	2,998,657	47,754,091	0	47,754,091
49	88	0	0	91,872	228	3,194,235	50,856,226	0	50,856,226
50	89	0	0	114,748	228	3,401,640	54,142,890	0	54,142,890
Total		3,500,000	204,750	1,062,671	273,898	52,184,209			
51	90	0	0	142,973	228	3,621,360	57,621,049	0	57,621,049
52	91	0	0	140,540	228	3,854,063	61,334,344	0	61,334,344
53	92	0	0	129,022	228	4,102,546	65,307,640	0	65,307,640
54	93	0	0	104,409	228	4,368,497	69,571,500	0	69,571,500
55	94	0	0	61,144	228	4,653,991	74,164,119	0	74,164,119
56	95	0	0	74,899	228	4,961,161	79,050,153	0	79,050,153
57	96	0	0	94,737	228	5,287,926	84,243,114	0	84,243,114
58	97	0	0	120,113	228	5,635,193	89,757,966	0	89,757,966
59	98	0	0	152,607	228	6,003,955	95,609,086	0	95,609,086
60	99	0	0	194,074	228	6,395,164	101.810M	0	101.810M
Total		3,500,000	204,750	2,277,189	276,178	101.068M			

Female 40

Age & Risk Class: Female, Age 40, Preferred Non-Nicotine

Initial Annual Premium: \$350,000

Initial Death Benefit: \$20,000,000

Details of Policy Charges

Initial Annual Premium Payment: \$350,000.00

Initial Interest Rate 6.69%

Premiums Payable Through Age 49

Current Policy Charges

Year	Age	Annual Premium Outlay	Premium Expense Charge	Cost of Insurance Charges	Admin & Rider Charges	Interest Credits	Policy Value	Surr. Charges	Net Surrender Value
61	100	0	0	246,777	228	6,809,707	108.373M	0	108.373M
62	101	0	0	304,572	228	7,248,429	115.316M	0	115.316M
63	102	0	0	374,937	228	7,712,564	122.654M	0	122.654M
64	103	0	0	460,362	228	8,202,959	130.396M	0	130.396M
65	104	0	0	563,795	228	8,720,345	138.552M	0	138.552M
66	105	0	0	688,793	228	9,265,303	147.129M	0	147.129M
67	106	0	0	782,120	228	9,838,534	156.185M	0	156.185M
68	107	0	0	881,210	228	10,443,839	165.747M	0	165.747M
69	108	0	0	984,620	228	11,082,985	175.845M	0	175.845M
70	109	0	0	1,090,368	228	11,757,958	186.513M	0	186.513M
Total		3,500,000	204,750	8,654,744	278,458	192.151M			
71	110	0	0	1,195,892	228	12,471,014	197.788M	0	197.788M
72	111	0	0	1,298,125	228	13,224,732	209.714M	0	209.714M
73	112	0	0	1,393,524	228	14,022,073	222.342M	0	222.342M
74	113	0	0	1,477,438	228	14,866,439	235.731M	0	235.731M
75	114	0	0	1,566,404	228	15,761,650	249.926M	0	249.926M
76	115	0	0	1,660,729	228	16,710,769	264.976M	0	264.976M
77	116	0	0	1,760,733	228	17,717,043	280.932M	0	280.932M
78	117	0	0	1,866,759	228	18,783,911	297.849M	0	297.849M
79	118	0	0	1,979,170	228	19,915,025	315.785M	0	315.785M
80	119	0	0	2,098,350	228	21,114,252	334.800M	0	334.800M
Total		3,500,000	204,750	24,951,869	280,738	356.738M			

A zero in the annual premium outlay column means that no premium payments were paid in that year; it does not mean that the policy is paid up. Charges will continue to be deducted from the policy value. Depending on actual results, premium payments may need to be increased or resumed.

This is a supplemental life insurance illustration. Please refer to the basic life insurance illustration for guaranteed elements and other important information. Non-guaranteed elements are not guaranteed and are subject to change. Actual results may be more or less favorable.

Policy Overview

Product Information:

Product Name Symetra Protector IUL 6.0 - GPT

Insured Information:

Name Female 40
Issue Age 40
Gender Female
Risk Class Preferred Non-Nicotine

Policy Information:

Issue State CA
Initial Death Benefit \$20,000,000
Base Coverage \$20,000,000.00
Supplemental Coverage \$0.00
Death Benefit Option Level

Premium Information:

Planned Premium Frequency Annual
Planned Modal Premium Year 1 \$350,000.00
Amount required to place the policy in-force \$66,213.00
Premium Deposit Account No

Policy Values:

Target Premium \$125,420.00

Riders:

Accelerated Death Benefit for Chronic Illness Rider Included
Accelerated Death Benefit for Terminal Illness Rider Included
Charitable Giving Benefit Rider Elected
Lapse Protection Benefit Included
Overloan Lapse Protection Rider Included

Premium Limits Summary:

Seven Pay \$1,313,970.00
Guideline Single \$4,731,595.00
Guideline Level \$318,297.00
Accumulated GLPs \$318,297.00
Policy is not a MEC.

1035/Lump Sums:

Lump Sum Amount \$0.00
Lump Sum Month 1
1035 Amount \$0.00
1035 Month 1
1035 Loan Balance \$0.00
1035 Policy Cost Basis \$0.00

Life Insurance Secondary Guarantee Analysis

Name: Female 40

Female Age : 40-Preferred Non-Nicotine Date: 9/10/2025

Initial Death
Benefit
\$20,000,000

Initial
Payment
\$350,000

Year	Age	Annualized Premium Outlay	Guaranteed Values		Non-Guaranteed Values	
			Net Surrender Value	Net Death Benefit	Net Surrender Value	Net Death Benefit
1	40	350,000	0	20,000,000	0	20,000,000
2	41	350,000	0	20,000,000	48,424	20,000,000
3	42	350,000	181,214	20,000,000	457,647	20,000,000
4	43	350,000	471,012	20,000,000	890,430	20,000,000
5	44	350,000	759,985	20,000,000	1,348,021	20,000,000
T@	44	1,750,000	759,985	20,000,000	1,348,021	20,000,000
6	45	350,000	1,048,355	20,000,000	1,833,378	20,000,000
7	46	350,000	1,335,249	20,000,000	2,347,947	20,000,000
8	47	350,000	1,712,094	20,000,000	2,893,328	20,000,000
9	48	350,000	1,995,386	20,000,000	3,471,705	20,000,000
10	49	350,000	2,276,841	20,000,000	4,084,994	20,000,000
T@	49	3,500,000	2,276,841	20,000,000	4,084,994	20,000,000
11	50	0	2,257,847	20,000,000	4,408,024	20,000,000
12	51	0	2,235,723	20,000,000	4,748,669	20,000,000
13	52	0	2,210,288	20,000,000	5,108,780	20,000,000
14	53	0	2,180,746	20,000,000	5,488,795	20,000,000
15	54	0	2,146,899	20,000,000	5,890,598	20,000,000
T@	54	3,500,000	2,146,899	20,000,000	5,890,598	20,000,000
16	55	0	2,250,688	20,000,000	6,269,373	20,000,000
17	56	0	2,161,087	20,000,000	6,672,654	20,000,000
18	57	0	2,065,435	20,000,000	7,102,202	20,000,000
19	58	0	1,962,923	20,000,000	7,559,697	20,000,000
20	59	0	1,852,537	20,000,000	8,046,962	20,000,000
T@	59	3,500,000	1,852,537	20,000,000	8,046,962	20,000,000
21	60	0	1,733,048	20,000,000	8,566,078	20,000,000
22	61	0	1,603,185	20,000,000	9,119,016	20,000,000
23	62	0	1,461,631	20,000,000	9,707,956	20,000,000
24	63	0	1,456,759	20,000,000	10,335,537	20,000,000
25	64	0	1,287,627	20,000,000	11,004,464	20,000,000
T@	64	3,500,000	1,287,627	20,000,000	11,004,464	20,000,000

V2.51.00 C2.09.02. This is a supplemental illustration. Please refer to the basic illustration for guaranteed elements and other important information.
Non-guaranteed elements are not guaranteed and are subject to change. Actual results may be more or less favorable.

Life Insurance Secondary Guarantee Analysis

Name: Female 40

Female Age : 40-Preferred Non-Nicotine Date: 9/10/2025

Initial Death
Benefit
\$20,000,000

Initial
Payment
\$350,000

Year	Age	Annualized Premium Outlay	Guaranteed Values		Non-Guaranteed Values	
			Net Surrender Value	Net Death Benefit	Net Surrender Value	Net Death Benefit
26	65	0	1,101,255	20,000,000	11,717,832	20,000,000
27	66	0	895,438	20,000,000	12,478,984	20,000,000
28	67	0	667,637	20,000,000	13,291,422	20,000,000
29	68	0	414,950	20,000,000	14,159,019	20,000,000
30	69	0	134,271	20,000,000	15,085,857	20,000,000
T@	69	3,500,000	134,271	20,000,000	15,085,857	20,000,000
31	70	0	0	20,000,000	16,076,332	20,000,000
32	71	0	0	20,000,000	17,135,360	20,000,000
33	72	0	0	20,000,000	18,268,396	20,277,920
34	73	0	0	20,000,000	19,481,536	21,234,874
35	74	0	0	20,000,000	20,776,927	22,231,312
T@	74	3,500,000	0	20,000,000	20,776,927	22,231,312
36	75	0	0	20,000,000	22,160,123	23,268,129
37	76	0	0	20,000,000	23,634,549	24,816,277
38	77	0	0	20,000,000	25,206,027	26,466,328
39	78	0	0	20,000,000	26,880,679	28,224,713
40	79	0	0	20,000,000	28,664,918	30,098,164
T@	79	3,500,000	0	20,000,000	28,664,918	30,098,164
41	80	0	0	20,000,000	30,565,429	32,093,700
42	81	0	0	20,000,000	32,589,302	34,218,767
43	82	0	0	20,000,000	34,744,431	36,481,652
44	83	0	0	20,000,000	37,038,470	38,890,394
45	84	0	0	20,000,000	39,479,331	41,453,297
T@	84	3,500,000	0	20,000,000	39,479,331	41,453,297
46	85	0	0	20,000,000	42,073,448	44,177,121
47	86	0	0	0	44,829,124	47,070,581
48	87	0	0	0	47,754,091	50,141,796
49	88	0	0	0	50,856,226	53,399,038
50	89	0	0	0	54,142,890	56,850,035
T@	89	3,500,000	0	0	54,142,890	56,850,035

V2.51.00 C2.09.02. This is a supplemental illustration. Please refer to the basic illustration for guaranteed elements and other important information.

Non-guaranteed elements are not guaranteed and are subject to change. Actual results may be more or less favorable.

Life Insurance Secondary Guarantee Analysis

Name: Female 40

Female Age : 40-Preferred Non-Nicotine Date: 9/10/2025

Initial Death
Benefit
\$20,000,000

Initial
Payment
\$350,000

Year	Age	Annualized Premium Outlay	Guaranteed Values		Non-Guaranteed Values	
			Net Surrender Value	Net Death Benefit	Net Surrender Value	Net Death Benefit
51	90	0	0	0	57,621,049	60,502,102
52	91	0	0	0	61,334,344	63,787,717
53	92	0	0	0	65,307,640	67,266,869
54	93	0	0	0	69,571,500	70,962,930
55	94	0	0	0	74,164,119	74,905,761
T@	94	3,500,000	0	0	74,164,119	74,905,761
56	95	0	0	0	79,050,153	79,840,655
57	96	0	0	0	84,243,114	85,085,545
58	97	0	0	0	89,757,966	90,655,546
59	98	0	0	0	95,609,086	96,565,177
60	99	0	0	0	101,809,947	102,828,047
T@	99	3,500,000	0	0	101,809,947	102,828,047
61	100	0	0	0	108,372,649	109,456,375
62	101	0	0	0	115,316,277	116,469,440
63	102	0	0	0	122,653,677	123,880,214
64	103	0	0	0	130,396,045	131,700,006
65	104	0	0	0	138,552,367	139,937,891
T@	104	3,500,000	0	0	138,552,367	139,937,891
66	105	0	0	0	147,128,649	148,599,936
67	106	0	0	0	156,184,836	157,746,684
68	107	0	0	0	165,747,237	167,404,709
69	108	0	0	0	175,845,373	177,603,827
70	109	0	0	0	186,512,736	188,377,863
T@	109	3,500,000	0	0	186,512,736	188,377,863
71	110	0	0	0	197,787,629	199,765,506
72	111	0	0	0	209,714,008	211,811,148
73	112	0	0	0	222,342,330	224,565,753
74	113	0	0	0	235,731,103	238,088,414
75	114	0	0	0	249,926,120	252,425,381
T@	114	3,500,000	0	0	249,926,120	252,425,381

V2.51.00 C2.09.02. This is a supplemental illustration. Please refer to the basic illustration for guaranteed elements and other important information.
Non-guaranteed elements are not guaranteed and are subject to change. Actual results may be more or less favorable.

Life Insurance Secondary Guarantee Analysis

Name: Female 40

Female Age : 40-Preferred Non-Nicotine Date: 9/10/2025

Initial Death
Benefit
\$20,000,000

Initial
Payment
\$350,000

Year	Age	Annualized Premium Outlay	Guaranteed Values		Non-Guaranteed Values	
			Net Surrender Value	Net Death Benefit	Net Surrender Value	Net Death Benefit
76	115	0	0	0	264,975,933	267,625,692
77	116	0	0	0	280,932,014	283,741,334
78	117	0	0	0	297,848,939	300,827,428
79	118	0	0	0	315,784,566	318,942,411
80	119	0	0	0	334,800,239	338,148,242
T@	119	3,500,000	0	0	334,800,239	338,148,242

V2.51.00 C2.09.02. This is a supplemental illustration. Please refer to the basic illustration for guaranteed elements and other important information. Non-guaranteed elements are not guaranteed and are subject to change. Actual results may be more or less favorable.

Life Insurance Secondary Guarantee Analysis

Annualized Premium Outlay

Annual outlay net of taxes (Tax on Withdrawal and MEC Loan).

Guaranteed Values

Net Surrender Value

Policy's guaranteed cash value.

Net Death Benefit

Policy's guaranteed death benefit.

Non-Guaranteed Values

Net Surrender Value

Gross Cash Value net of Loans and Withdrawals.

Net Death Benefit

Gross Death Benefit net of Loans and Withdrawals.

Illustration Concept:

Secondary Guarantee

The Secondary Guarantee Concept illustrates the duration of the Guaranteed Death Benefit based on the specified premium payments. The Non-Guaranteed values are also provided for comparison purposes.

Generally, the idea of "Secondary Guarantees" provides a guaranteed death benefit for a specified period of time at a relatively low premium. As long as the specified premium payments are made, the life insurance policy is guaranteed to continue in-force.

Please refer to the Basic Ledger for a complete description of both guaranteed and non-guaranteed values, including definitions of the cash value and death benefit columns.

Client Input Summary

Company: Symetra Life Insurance Company

September 10, 2025

Product: Symetra Protector IUL 6.0

Insured

Insured Name	Female 40
Application State	California
Age	40
Gender	Female
Class	Preferred Non-Nicotine
Backdate Illustration?	N
Policy Date	TODAY
Is your customer 20 to 60 years old with a face amount of \$3 million or under? Consider SwiftProtectorSM! It's fast, easy and all online.	

Indexed Accounts

Putnam Dynamic Low Volatility Excess Return Index with Bonus - 1-Year Point-to-Point	0
Putnam Dynamic Low Volatility Excess Return Index with High Participation Rate - 1-Year Point-to-Point	0
Symetra Allocation Index - 1-Year Point to Point	0
Symetra Allocation Index - 2-Year Point to Point	0
S&P 500® Index - 1-Year Point-to-Point	100
JPMorgan ETF Efficiente 5 Index - 1-Year Point-to-Point	0
Blended S&P 500® and JPMorgan ETF Efficiente 5 Index - 2-Year Point-to-Point	0
Fixed Crediting Rate	0
Total Allocation Must Equal 100%	100
Putnam Dynamic Low Volatility Excess Return Index with Bonus - 1-Year Point-to-Point	1 to 84 - 5.94
Putnam Dynamic Low Volatility Excess Return Index with High Participation Rate - 1-Year Point-to-Point	1 to 84 - 6.94
Symetra Allocation Index - 1-Year Point-to-Point	1 to 84 - 5.85
Symetra Allocation Index - 2-Year Point-to-Point	1 to 84 - 5.45
S&P 500® Index - 1-Year Point-to-Point	1 to 84 - 6.69
JPMorgan ETF Efficiente 5 Index - 1-Year Point-to-Point	1 to 84 - 5.85
Blended S&P 500® and JPMorgan ETF Efficiente 5 -	1 to 84 - 5.73
Core Fixed Crediting Rate	1 to 124 - 5.25

Solve For

Solve For	No Solve
Total Specified Amount	1 to 119 - 20,000,000
Modal Premium	1 to 10 - 350,000
	11 to 119 - 0
Premium Mode	Annual

Disbursements

Disbursements	N
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Client Input Summary

Company: Symetra Life Insurance Company

September 10, 2025

Product: Symetra Protector IUL 6.0

Policy Options

Definition of Life Insurance	Guideline Prem
Death Benefit Option	1 to 119 - Level
Prevent MEC	Y
Lump Sum	N
1035 Exchange Amount	0.00
Interest Rate	Current
Charges	Current

Policy Riders

Surrender Value Enhancement Rider	N
Charitable Giving Benefit	Y
Overloan Lapse Protection Rider is included at no additional cost if the Definition of Life Insurance is GPT. Overloan Lapse Protection Rider is not available for CVAT.	

Reports

Internal Rate of Return	N
Policy Charges	Y
Financial Strengths	Y
Allocation Index Strategies	Y
Putnam Index Fact Sheet	Y
Chronic Illness Rider Report	N
Revised Illustration	N
Policy Overview	Y
Life Illustration Summary	Y

Agent Info

Agent Name	Sample Sample
Agent Company	Sample
Agent Email	sample@email.com
Agent Street Address	Sample
Agent City	Sample
Agent State	California
Agent Zip Code	00000
Agent Telephone Number	000-000-0000
Agent License Number	0000000

Concept

Concept	Ledger - Secondary Guarantee
Tax Bracket	1 to 80 - 35