

At-A-Glance

Facts about Symetra¹

CEO Margaret Meister	Headquarters Bellevue, Washington
CFO Tommie Brooks	Assets \$63.7 billion as of Dec. 31, 2023 ^{2,3}
Employees Over 2,500 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.

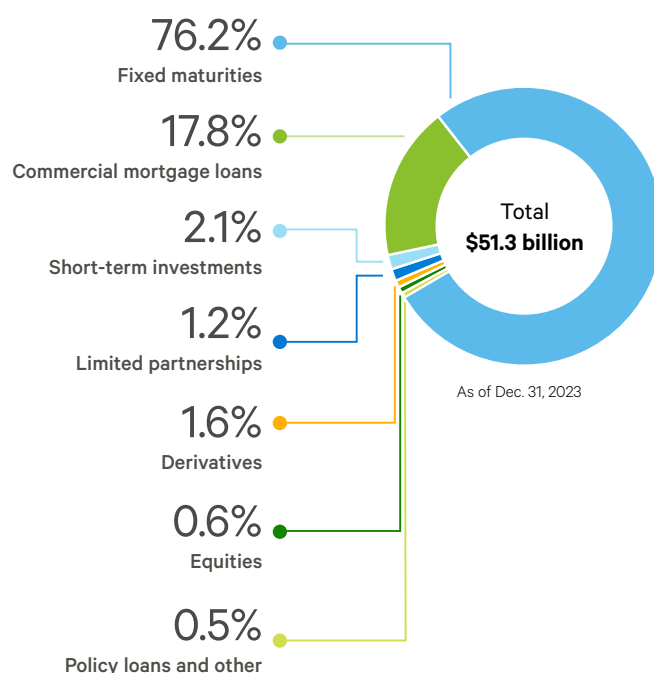
Sustainability

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.

- 96.9% of fixed-maturities portfolio is investment grade.
- Commercial mortgage loan portfolio:
 - Provides attractive yields relative to Treasury securities.
 - 94.9% 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 \$318 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

continued >

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
 - 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
Moody's	A1	"Good"	5th highest of 21
Standard & Poor's	A	"Strong"	6th 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, 2023, liabilities were \$61.7 billion and stockholder's equity was \$2.0 billion.

⁴ As of March 31, 2024.

⁵ Dates of last ratings updates or affirmations are as follows: A.M. Best – April 24, 2024; Standard & Poor's – April 1, 2024; and Moody's – Feb. 14, 2024. Ratings are subject to change. Please refer to www.symetra.com/ratings for current information.

Putnam Dynamic Low Volatility Excess Return Index



FRANKLIN
TEMPLETON

Ticker: **PDLV5E**

Factsheet as of September 30, 2024

Index Overview

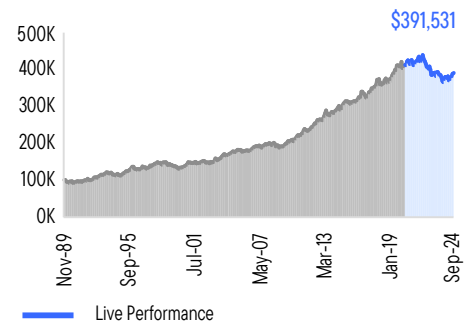
A rules-based index that seeks to avoid unwanted surprises, the Putnam Dynamic Low Volatility Excess Return Index combines U.S. stocks, Treasury bonds, and cash asset classes to pursue attractive risk-adjusted returns. On a daily basis, the Index can flex and rebalance, targeting volatility centered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

Hypothetical Growth of \$100,000



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

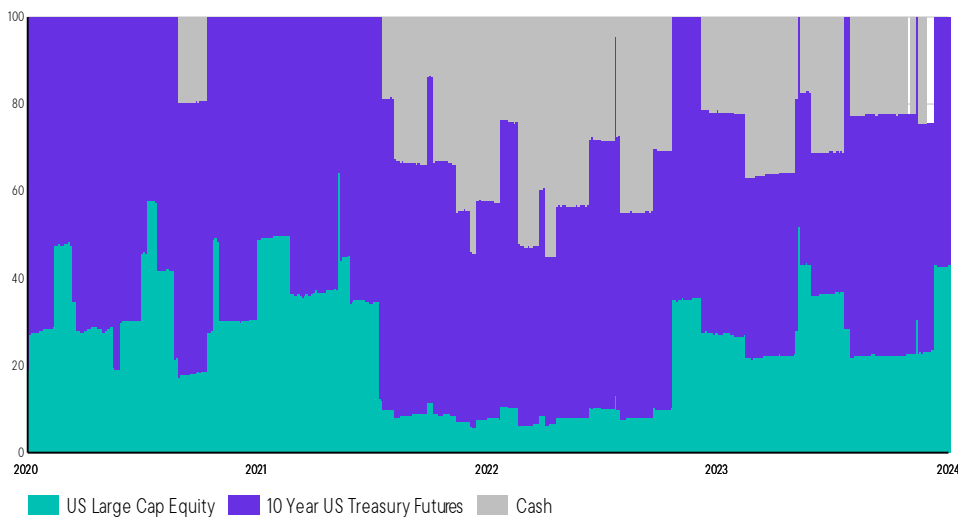
Cumulative Total Returns (%)

	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.

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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Chronic Care Advantage Rider

Nearly half the U.S. population—or 133 million Americans—lives with at least one chronic condition, with 40% suffering from two or more.¹

Available on Symetra’s indexed universal life (IUL) products, our Accelerated Death Benefit for Chronic Care Advantage Rider can help provide protection against the high cost of care if the insured becomes cognitively impaired or chronically ill and is unable to perform two or more of the six activities of daily living.^{2,3}

How it works:

- At the time of policy application, you’ll choose either a 50% or 100% acceleration of the policy’s death benefit, and a monthly payout option of either 2% or 4%.
 - Benefits paid at the time of the approved claim will be less than or equal to the maximum daily limit for benefits set by the Internal Revenue Service for each calendar year, multiplied by 30.
 - There are no restrictions on how the proceeds can be used.
 - While on claim, Symetra waives the rider’s monthly charges in proportion to the acceleration percentage you selected (either 50% or 100%). Annual recertification of the qualifying impairment or illness is required.
- The hypothetical example below assumes a 55-year-old male with a \$500,000 Symetra IUL policy and a Chronic Care Advantage Rider with a 50% acceleration percentage and 4% payout.
 - In policy year 26, at the age of 80, the insured is diagnosed with a qualifying chronic condition and exercises the Chronic Care Advantage Rider. The benefit payment of \$10,000 is less than the then-current IRS monthly per-diem limit.⁴

Death benefit at the time of claim =
\$500,000

X

50% of death benefit accelerated =
\$250,000

X

4% payout
selected

=

\$10,000
benefit amount

Hypothetical example: \$500,000 death benefit at time of claim						
Month	Year	Age	Chronic Care Advantage Rider benefit amount	Chronic Care Advantage Rider claim amount	Death benefit after claim	Policy value after cash claim
1	26	80	\$250,000	\$10,000	\$490,000	\$245,411
2	26	80	\$240,000	\$10,000	\$480,000	\$241,168
3	26	80	\$230,000	\$10,000	\$470,000	\$236,898
4	26	80	\$220,000	\$10,000	\$460,000	\$232,599
5	26	80	\$210,000	\$10,000	\$450,000	\$228,272
6	26	80	\$200,000	\$10,000	\$440,000	\$223,915
7	26	80	\$190,000	\$10,000	\$430,000	\$219,530
8	26	80	\$180,000	\$10,000	\$420,000	\$215,116
9	26	80	\$170,000	\$10,000	\$410,000	\$210,672
10	26	80	\$160,000	\$10,000	\$400,000	\$206,199
11	26	80	\$150,000	\$10,000	\$390,000	\$201,695
12	26	80	\$140,000	\$10,000	\$380,000	\$197,162
1	27	81	\$130,000	\$10,000	\$370,000	\$192,597
2	27	81	\$120,000	\$10,000	\$360,000	\$187,975
3	27	81	\$110,000	\$10,000	\$350,000	\$183,323
4	27	81	\$100,000	\$10,000	\$340,000	\$178,642
5	27	81	\$90,000	\$10,000	\$330,000	\$173,931
6	27	81	\$80,000	\$10,000	\$320,000	\$169,189
7	27	81	\$70,000	\$10,000	\$310,000	\$164,417
8	27	81	\$60,000	\$10,000	\$300,000	\$159,614
9	27	81	\$50,000	\$10,000	\$290,000	\$154,780
10	27	81	\$40,000	\$10,000	\$280,000	\$149,915
11	27	81	\$30,000	\$10,000	\$270,000	\$145,019
12	27	81	\$20,000	\$10,000	\$260,000	\$140,090
1	28	82	\$10,000	\$10,000	\$250,000	\$135,130
Total				\$250,000		

The bottom line

- After claim, at life expectancy at age 84, the policy’s cash value and death benefit are projected to be \$250,000 and \$141,057 respectively.
- At age 90, the policy cash value and death benefit are projected to be \$250,000 and \$144,647 respectively.

An IUL policy with Symetra’s Chronic Care Advantage Rider can help you pay for unexpected expenses today, and still provide death benefit protection for your beneficiaries.

This hypothetical example is for illustrative purposes only and actual results will vary by product and case design.

Ask your insurance professional if Symetra's Chronic Care Advantage Rider is right for you.

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

The Accelerated Death Benefit for the Chronic Care Advantage Rider is available with Symetra's indexed universal life policies.

A rider is a provision of the policy that may have additional costs, limitations, potential benefits and features that should never be confused with the base policy itself.

Before evaluating the benefits of a rider, carefully examine the policy to which it is attached. Certain benefits or riders may have tax implications. You should consult with your legal or tax professional prior to purchasing.

Life insurance policies contain exclusions, limitations, reductions of benefits and terms for keeping them in-force. Please contact your insurance professional for complete details.

The Accelerated Death Benefit for Chronic Care Advantage Rider is usually issued under rider form number ICC23_LE1, and is offered at application for an additional cost. The acceleration and payout percentages cannot change once the rider is issued. This rider is only available for issue ages 20-80, and if elected, additional underwriting will be required. If the insured qualifies, the rider rate class will be the same as on the base policy. It's possible that the insured is approved for the base policy but declined for this rider based on the rider underwriting results. This rider is not available on policies with ratings worse than Table 4, with annual flat extras exceeding \$5 per \$1,000, or with both flat extras and table rates. Exercising this rider will prohibit the policyowner from exercising the Accelerated Death Benefit for Terminal Illness Rider. If the optional Accelerated Death Benefit for Chronic Care Advantage Rider is selected, the Accelerated Death Benefit for Chronic Illness Rider is not available.

Included in the policy, the Accelerated Death Benefit for Chronic Illness Rider is usually issued under form number ICC16_LE6 in most states. If the optional Accelerated Death Benefit for Chronic Care Advantage Rider is selected, the Accelerated Death Benefit for Chronic Illness Rider is not available. Included in the policy, the Accelerated Death Benefit for Terminal Illness Rider is usually issued under form number ICC16_LE5 in most states.

Receipt of an accelerated death benefit may be taxable, especially if the insured does not have a prescribed plan of care. You should consult with your personal tax or legal professional before applying for this benefit. You may also lose your right to receive certain public funds such as Medicare, Medicaid, Social Security, Supplemental Security Income, and possibly others. This benefit is intended to qualify as an accelerated death benefit under section 101(g) of the Internal Revenue Code. The death benefit value, policy value and loan value will be reduced if an accelerated death benefit is paid. For policies with a lapse protection benefit, the lapse protection value will also be reduced. There is no restriction on the use of proceeds of these accelerated death benefits.

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

¹ Chronic Diseases in America | CDC. Last reviewed: December 13, 2022.

² Chronically ill is defined as a person who, during the prior 12-month period, has been certified by a licensed health care professional as being unable to perform at least two of the six activities of daily living for a period of at least 90 days, or requiring substantial supervision to protect his or her health and safety due to severe cognitive impairment.

³ "Cognitive impairment" generally means a loss or deterioration in a person's intellectual capacity and includes diseases such as Alzheimer's and various forms of irreversible dementia. "Activities of daily living" generally means routine daily self-care activities, such as getting dressed, eating, using the bathroom and getting in and out of bed.

⁴ At the beginning of each new payment period, your accelerated death benefit payments will be updated, if appropriate, to reflect the current per-diem limits set by the IRS.



Symetra Life Insurance Company
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Bellevue, WA 98004-5135
www.symetra.com

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



Symetra Accumulator Ascent IUL Indexed Universal Life Insurance

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

Prepared For:

Valued Client

On

April 5, 2025

Presented By:

Mr. Mark T. McCanney
Novus Financial Group
921 Chatham Lane
Suite 301-e
Columbus, OH 43221
(614) 214-6668
mark@novusfg.com

Valued Client

Age & Risk Class: Male, Age 60, Standard Plus Non-Nicotine

Initial Annual Premium: \$10,174

Initial Death Benefit: \$250,000

Life Insurance that offers death benefit protection and future income potential

At its core, Symetra Accumulator Ascent IUL 2.0 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:** Eight 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
 - Nasdaq-100 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

Valued Client

Age & Risk Class: Male, Age 60, Standard Plus Non-Nicotine

Initial Annual Premium: \$10,174

Initial Death Benefit: \$250,000

✓ **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.

✓ **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 Accumulator Ascent IUL 2.0 can do for you and the people you care about.

Initial Annual Premium: \$10,174.00

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 Chronic Care Advantage Rider - Form Number ICC23_LE1
- ✓ Accelerated Death Benefit for Terminal Illness Rider (no additional premium) - Form Number ICC16_LE5
- ✓ Overloan Lapse Protection Rider (no additional cost unless exercised) - Form Number ICC17_LE5
- ✓ Charitable Giving Benefit Rider (no additional premium) - Form Number ICC16_LE8
- ✓ No-Lapse Guarantee (no additional cost)

Optional Illustrated Benefits

Valued Client

Age & Risk Class: Male, Age 60, Standard Plus Non-Nicotine

Initial Annual Premium: \$10,174

Initial Death Benefit: \$250,000

Accelerated Death Benefit for Chronic Care Advantage Rider ("Chronic Care Advantage") is a rider that allows you to access up to 100% of the death benefit if the insured is certified by a licensed health care practitioner as chronically ill, as defined in the Policy. This rider is available for an additional cost and requires additional underwriting. Refer to the Accelerated Benefit Application Disclosure form for complete details.

At the time of claim, we set your Rider Benefit Balance. The Rider Benefit Balance is the Death Benefit multiplied by your Acceleration Percentage. The monthly benefit amount under this rider is equal to the lesser of:

- The Rider Benefit Balance multiplied by your Payout Percentage; or
- The then current IRS per diem limit multiplied by 30.

Your Elections (made at application and may not be changed):

Chronic Care Advantage Acceleration Percentage elected: 100%

Chronic Care Advantage Payout Percentage elected: 2%

Important Things to know about this benefit:

- Any Specified Amount increases or decreases prior to claim will impact the Rider Benefit Balance.
- The final Rider Benefit Balance will be set at time of claim.
- If you choose to claim this benefit and your Death Benefit Option is not Option A it will be changed to Option A.
- Exercising this rider will preclude you from exercising the Accelerated Death Benefit for Terminal Illness Rider.
- If you choose to terminate this rider, rider charges will no longer be assessed. Any rider charges already assessed on the policy will not be refunded.

While you are on claim:

- A portion of Your Monthly charges will be waived based on the Acceleration Percentage you elected. So, if you choose an Acceleration Percentage of less than 100%, not all monthly deductions will be waived.
- Post issue changes (withdrawals, loans, face decreases, face increases, and death benefit option changes) are not permitted while receiving payments.
- If there is an active loan on the policy, some of each accelerated death benefit payment will be used to pay for the loan.
- Any Accelerated Death Benefit payments under this Rider will reduce any policy value, death benefit and loan values.
- Once the entire accessible amount of death benefit has been accelerated, Accelerated Death Benefit payments under Chronic Care Advantage will stop.
- The receipt of an Accelerated Death Benefit may be taxable, especially if the insured does not have a prescribed plan of care. You should consult your personal tax or legal professional before applying for this benefit. You may lose your right to receive certain public funds such as Medicare, Medicaid, Social Security, Supplemental Security, Supplemental Security Income (SSI), and possibly others. The benefits payable under this rider are intended to qualify as accelerated death benefits under section 101(g) of the Internal Revenue Code.
- To continue receiving Accelerated Death Benefit payments under this rider, the insured must be recertified every 12 months by a licensed health care practitioner and if recertification is not received on a timely basis, the payments will stop and monthly charges will resume.

Valued Client

Age & Risk Class: Male, Age 60, Standard Plus Non-Nicotine

Initial Annual Premium: \$10,174

Initial Death Benefit: \$250,000

Benefits Included at No Additional Premium

Accelerated Death Benefit for Terminal Illness Rider allows you to access up to \$187,500 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. ICC16_LE5

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. ICC17_LE5

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 \$2,500 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. ICC16_LE8

No-Lapse Guarantee guarantees that the policy will remain in-force for 15 years as long as a premium of \$10,173.96 is paid annually.

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.

Valued Client

Age & Risk Class: Male, Age 60, Standard Plus Non-Nicotine

Initial Annual Premium: \$10,174

Initial Death Benefit: \$250,000

Index Strategies

Symetra Accumulator Ascent IUL 2.0 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 four 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 1-Year Point to Point

Our Core strategies offer you the option to select from four index strategies, including:

- ✓ S&P 500® Composite Stock Price Index - 1-Year Point to Point
- ✓ Nasdaq-100 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 Accumulator Ascent IUL 2.0 is not an investment contract, net premium is not directly invested in the market or any index strategy.

Valued Client

Age & Risk Class: Male, Age 60, Standard Plus Non-Nicotine

Initial Annual Premium: \$10,174

Initial Death Benefit: \$250,000

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 4/5/2025.

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%	188.75%	50.00%
With High Participation Rate	1-Year	No Cap	No Cap	0.00%	0.00%	220.00%	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	5.00%	20.00%	150.00%	35.00%
2-Year Point to Point	0.00%	No Cap	3.00%	20.00%	190.00%	45.00%

Valued Client

Age & Risk Class: Male, Age 60, Standard Plus Non-Nicotine

Initial Annual Premium: \$10,174

Initial Death Benefit: \$250,000

Core Options	Segment Term	Index Cap		Index Floor		Index Participation Rate	
		Current	Guaranteed	Current	Guaranteed	Current	Guaranteed
S&P 500® Index	1-Year	11.50%	2.75%	0.00%	0.00%	100.00%	100.00%
Nasdaq-100 Index®	1-Year	11.50%	2.75%	0.00%	0.00%	100.00%	100.00%
JPMorgan ETF Efficiente® 5 Index	1-Year	No Cap	No Cap	0.00%	0.00%	150.00%	67.50%
Blended S&P 500® Index and JPMorgan ETF Efficiente® 5 Index	2-Year	No Cap	No Cap	0.00%	0.00%	100.00%	20.00%
		No Cap	No Cap	0.00%	0.00%	190.00%	120.00%

Valued Client

Age & Risk Class: Male, Age 60, Standard Plus Non-Nicotine

Initial Annual Premium: \$10,174

Initial Death Benefit: \$250,000

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 Accumulator Ascent IUL 2.0 policy. The historical returns by strategy do not reflect these charges. It is not meant to predict future performance.

Valued Client

Age & Risk Class: Male, Age 60, Standard Plus Non-Nicotine

Initial Annual Premium: \$10,174

Initial Death Benefit: \$250,000

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
1999	-9.81%	0.00%	-9.81%	0.00%
2000	10.90%	20.57%	10.90%	23.97%
2001	-1.31%	0.00%	-1.31%	0.00%
2002	1.62%	3.05%	1.62%	3.56%
2003	9.78%	18.47%	9.78%	21.53%
2004	8.42%	15.90%	8.42%	18.53%
2005	0.73%	1.38%	0.73%	1.61%
2006	7.19%	13.57%	7.19%	15.82%
2007	2.57%	4.85%	2.57%	5.65%
2008	-0.97%	0.00%	-0.97%	0.00%
2009	5.77%	10.90%	5.77%	12.70%
2010	8.00%	15.10%	8.00%	17.60%
2011	9.38%	17.71%	9.38%	20.64%
2012	8.02%	15.13%	8.02%	17.64%
2013	7.59%	14.33%	7.59%	16.71%
2014	9.74%	18.39%	9.74%	21.43%
2015	1.11%	2.09%	1.11%	2.43%
2016	4.21%	7.95%	4.21%	9.26%
2017	12.81%	24.18%	12.81%	28.18%
2018	-0.34%	0.00%	-0.34%	0.00%
2019	11.62%	21.93%	11.62%	25.56%
2020	4.04%	7.62%	4.04%	8.88%
2021	3.13%	5.90%	3.13%	6.88%
2022	-11.62%	0.00%	-11.62%	0.00%
2023	-2.21%	0.00%	-2.21%	0.00%

Valued Client

Age & Risk Class: Male, Age 60, Standard Plus Non-Nicotine

Initial Annual Premium: \$10,174

Initial Death Benefit: \$250,000

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
1999	19.53%	14.53%	N/A	N/A
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%	21.12%	N/A	N/A
2004	9.22%	4.22%	N/A	N/A
2005	3.00%	0.00%	N/A	N/A
2006	13.62%	8.62%	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%	18.45%	N/A	N/A
2010	12.78%	7.78%	N/A	N/A
2011	0.00%	0.00%	11.62%	17.43%
2012	13.41%	8.41%	6.90%	10.34%
2013	29.60%	24.60%	2.41%	3.61%
2014	11.39%	6.39%	6.67%	10.01%
2015	-0.73%	0.00%	-6.42%	0.00%
2016	9.54%	4.54%	4.52%	6.79%
2017	19.42%	14.42%	8.84%	13.26%
2018	-6.24%	0.00%	-7.45%	0.00%
2019	28.88%	23.88%	8.88%	13.32%
2020	16.26%	11.26%	2.26%	3.39%
2021	26.89%	21.89%	6.70%	10.05%
2022	-19.24%	0.00%	-7.30%	0.00%
2023	23.91%	18.91%	1.08%	1.62%

Valued Client

Age & Risk Class: Male, Age 60, Standard Plus Non-Nicotine

Initial Annual Premium: \$10,174

Initial Death Benefit: \$250,000

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
1999	51.40%	48.40%	N/A	N/A
2000	7.41%	4.41%	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%	34.75%	N/A	N/A
2005	12.50%	9.50%	N/A	N/A
2006	17.03%	14.03%	N/A	N/A
2007	17.63%	14.63%	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%	36.23%	N/A	N/A
2011	12.78%	9.78%	N/A	N/A
2012	13.40%	10.40%	19.32%	18.35%
2013	46.98%	43.98%	9.47%	9.00%
2014	44.36%	41.36%	9.24%	8.78%
2015	10.58%	7.58%	-0.18%	0.00%
2016	8.74%	5.74%	-2.19%	0.00%
2017	30.81%	27.81%	13.76%	13.07%
2018	11.97%	8.97%	0.73%	0.69%
2019	20.84%	17.84%	0.76%	0.73%
2020	48.92%	45.92%	11.34%	10.77%
2021	47.52%	44.52%	9.11%	8.66%
2022	2.48%	0.00%	-1.09%	0.00%
2023	0.08%	0.00%	-6.25%	0.00%

Valued Client

Age & Risk Class: Male, Age 60, Standard Plus Non-Nicotine

Initial Annual Premium: \$10,174

Initial Death Benefit: \$250,000

Core Options

	S&P 500® Index 1-Year		Nasdaq-100 Index® 1-Year		JPMorgan ETF Efficiente® 5 Index 1-Year	
Year	Actual Historical Index Change	Resulting Account Performance	Actual Historical Index Change	Resulting Account Performance	Actual Historical Index Change	Resulting Account Performance
1999	19.53%	11.50%	99.95%	11.50%	N/A	N/A
2000	-10.14%	0.00%	-38.22%	0.00%	N/A	N/A
2001	-13.04%	0.00%	-25.92%	0.00%	N/A	N/A
2002	-23.37%	0.00%	-38.87%	0.00%	N/A	N/A
2003	26.12%	11.50%	42.81%	11.50%	N/A	N/A
2004	9.22%	9.22%	10.76%	10.76%	N/A	N/A
2005	3.00%	3.00%	2.60%	2.60%	N/A	N/A
2006	13.62%	11.50%	4.58%	4.58%	N/A	N/A
2007	3.53%	3.53%	18.50%	11.50%	N/A	N/A
2008	-38.49%	0.00%	-40.89%	0.00%	N/A	N/A
2009	23.45%	11.50%	47.21%	11.50%	N/A	N/A
2010	12.78%	11.50%	17.55%	11.50%	N/A	N/A
2011	0.00%	0.00%	1.05%	1.05%	11.62%	17.43%
2012	13.41%	11.50%	14.60%	11.50%	6.90%	10.34%
2013	29.60%	11.50%	30.79%	11.50%	2.41%	3.61%
2014	11.39%	11.39%	18.88%	11.50%	6.67%	10.01%
2015	-0.73%	0.00%	8.58%	8.58%	-6.42%	0.00%
2016	9.54%	9.54%	8.13%	8.13%	4.52%	6.79%
2017	19.42%	11.50%	30.24%	11.50%	8.84%	13.26%
2018	-6.24%	0.00%	-2.79%	0.00%	-7.45%	0.00%
2019	28.88%	11.50%	37.29%	11.50%	8.88%	13.32%
2020	16.26%	11.50%	45.27%	11.50%	2.26%	3.39%
2021	26.89%	11.50%	28.56%	11.50%	6.70%	10.05%
2022	-19.24%	0.00%	-33.71%	0.00%	-7.30%	0.00%
2023	23.91%	11.50%	54.90%	11.50%	1.08%	1.62%

Valued Client

Age & Risk Class: Male, Age 60, Standard Plus Non-Nicotine

Initial Annual Premium: \$10,174

Initial Death Benefit: \$250,000

Core Options

	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	Resulting Account Performance
1999	51.40%	25.70%	N/A	N/A	N/A
2000	7.41%	3.70%	N/A	N/A	N/A
2001	-21.86%	0.00%	N/A	N/A	N/A
2002	-33.36%	0.00%	N/A	N/A	N/A
2003	-3.35%	0.00%	N/A	N/A	N/A
2004	37.75%	18.87%	N/A	N/A	N/A
2005	12.50%	6.25%	N/A	N/A	N/A
2006	17.03%	8.51%	N/A	N/A	N/A
2007	17.63%	8.81%	N/A	N/A	N/A
2008	-36.31%	0.00%	N/A	N/A	N/A
2009	-24.06%	0.00%	N/A	N/A	N/A
2010	39.23%	19.62%	N/A	N/A	N/A
2011	12.78%	6.39%	N/A	N/A	N/A
2012	13.40%	6.70%	19.32%	18.35%	25.05%
2013	46.98%	23.49%	9.47%	9.00%	32.49%
2014	44.36%	22.18%	9.24%	8.78%	30.96%
2015	10.58%	5.29%	-0.18%	0.00%	5.29%
2016	8.74%	4.37%	-2.19%	0.00%	4.37%
2017	30.81%	15.40%	13.76%	13.07%	28.48%
2018	11.97%	5.99%	0.73%	0.69%	6.68%
2019	20.84%	10.42%	0.76%	0.73%	11.14%
2020	48.92%	24.46%	11.34%	10.77%	35.23%
2021	47.52%	23.76%	9.11%	8.66%	32.42%
2022	2.48%	1.24%	-1.09%	0.00%	1.24%
2023	0.08%	0.04%	-6.25%	0.00%	0.04%

Valued Client

Age & Risk Class: Male, Age 60, Standard Plus Non-Nicotine

Initial Annual Premium: \$10,174

Initial Death Benefit: \$250,000

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 1/1/1999, 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	6.21%	8.80%	9.85%	9.56%
With High Participation Rate	7.21%	10.26%	11.48%	11.14%

Symetra Allocation Index Options	Maximum Illustrated Rate	10-Year Average	20-Year Average	25-Year Average
1-Year S&P 500® Index	6.35%	10.13%	N/A	N/A
2-Year S&P 500® Index	6.22%	19.97%	N/A	N/A
1-Year JPMorgan ETF Efficiente® 5 Index	6.35%	5.84%	N/A	N/A
2-Year JPMorgan ETF Efficiente® 5 Index	6.22%	4.27%	N/A	N/A

Core Options	Maximum Illustrated Rate	10-Year Average	20-Year Average	25-Year Average
S&P 500® Index	7.00%	7.84%	7.58%	6.99%
Nasdaq-100 Index®	7.21%	8.57%	8.11%	7.41%
JPMorgan ETF Efficiente® 5 Index	6.35%	5.84%	N/A	N/A
Blended S&P 500® Index and JPMorgan ETF Efficiente® 5 Index	6.31%	7.79%	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 Accumulator Ascent IUL 2.0 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	9.43%
Minimum Illustrated Rate	6.29%

Valued Client

Age & Risk Class: Male, Age 60, Standard Plus Non-Nicotine

Initial Annual Premium: \$10,174

Initial Death Benefit: \$250,000

Index Strategies Disclosures

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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.

Valued Client

Age & Risk Class: Male, Age 60, Standard Plus Non-Nicotine

Initial Annual Premium: \$10,174

Initial Death Benefit: \$250,000

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").

Valued Client

Age & Risk Class: Male, Age 60, Standard Plus Non-Nicotine

Initial Annual Premium: \$10,174

Initial Death Benefit: \$250,000

Policy Details

About this illustration

Symetra Accumulator Ascent IUL 2.0 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: \$250,000

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: \$10,174

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 \$2,543.49. 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:

Valued Client

Age & Risk Class: Male, Age 60, Standard Plus Non-Nicotine

Initial Annual Premium: \$10,174

Initial Death Benefit: \$250,000

Putnam Dynamic Low Volatility Excess Return Index	Percentage	From	Through
With Bonus	100.00%	1	60
With High Participation Rate	0.00%	1	60
Symetra Allocation Index Options	Percentage	From	Through
1-Year Point to Point	0.00%	1	60
2-Year Point to Point	0.00%	1	60
Core Options	Percentage	From	Through
S&P 500® Index	0.00%	1	60
Nasdaq-100 Index®	0.00%	1	60
JPMorgan ETF Efficiente® 5 Index	0.00%	1	60
Blended S&P 500® Index and JPMorgan ETF Efficiente® 5 Index	0.00%	1	60
Fixed Account	Percentage	From	Through
	0.00%	1	60

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	6.21%	1	60
With High Participation Rate	0.00%	1	60
Symetra Allocation Index	Rate	From	Through
1-Year Point to Point	0.00%	1	60
2-Year Point to Point	0.00%	1	60
Core	Rate	From	Through
S&P 500® Index	0.00%	1	60
Nasdaq-100 Index®	0.00%	1	60
JPMorgan ETF Efficiente® 5 Index	0.00%	1	60
Blended S&P 500® Index and JPMorgan ETF Efficiente® 5 Index	0.00%	1	60

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.

Valued Client

Age & Risk Class: Male, Age 60, Standard Plus Non-Nicotine

Initial Annual Premium: \$10,174

Initial Death Benefit: \$250,000

Fixed Account**Illustrated Rate**

5.25%

From

1

Through

60

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 10 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%

Valued Client

Age & Risk Class: Male, Age 60, Standard Plus Non-Nicotine

Initial Annual Premium: \$10,174

Initial Death Benefit: \$250,000

Guideline Premium Test

Initial Guideline Single

Premium: \$144,325

Initial Guideline Annual

Premium: \$10,393

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: \$24,789

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 Accumulator Ascent IUL 2.0 - GPT

Valued Client

Age & Risk Class: Male, Age 60, Standard Plus Non-Nicotine

Initial Annual Premium: \$10,174

Initial Death Benefit: \$250,000

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

Valued Client

Age & Risk Class: Male, Age 60, Standard Plus Non-Nicotine

Initial Annual Premium: \$10,174

Initial Death Benefit: \$250,000

Numeric Summary

			GUARANTEED		NON-GUARANTEED			
			Guaranteed Insurance Rates Guaranteed Interest (0.00%)		Midpoint Insurance Rates Midpoint Interest (3.11%)		Current Insurance Rates Non-Guaranteed Interest (6.21%)	
Yr	Age	Annual Premium Outlay	Net Surrender Value	Net Death Benefit	Net Surrender Value	Net Death Benefit	Net Surrender Value	Net Death Benefit
5	64	10,174	0	250,000	2,875	250,000	15,709	250,000
10	69	10,174	608	250,000	40,524	250,000	91,496	250,000
11	70	10,174	0	250,000	45,521	250,000	107,011	250,000
20	79	10,174			81,865	250,000	313,721	329,407
25	84	10,174			82,789	250,000	499,532	524,508
Policy expiration based on premium outlay			Policy Year: Age:	16 75	Policy Year: Age:	31 90	Policy Year: Age:	61 120

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

Mr. Mark T. McCanney
921 Chatham Lane
Suite 301-e
Columbus, OH 43221
(614) 214-6668

Valued Client

Age & Risk Class: Male, Age 60, Standard Plus Non-Nicotine

Initial Annual Premium: \$10,174

Initial Death Benefit: \$250,000

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: \$10,174.00

Premiums Payable Through Age 100

			GUARANTEED			NON-GUARANTEED		
			Guaranteed Insurance Rates Guaranteed Interest (0.00%)			Current Insurance Rates Non-Guaranteed Interest (6.21%)		
Year	Age	Annual Premium Outlay	Policy Value	Net Surrender Value	Net Death Benefit	Policy Value	Net Surrender Value	Net Death Benefit
1	60	10,174	1,197	0	250,000	4,640	0	250,000
2	61	10,174	2,163	0	250,000	10,014	0	250,000
3	62	10,174	2,911	0	250,000	15,610	2,673	250,000
4	63	10,174	3,413	0	250,000	21,515	9,028	250,000
5	64	10,174	3,646	0	250,000	27,747	15,709	250,000
Total		50,870						
6	65	10,174	3,576	0	250,000	38,959	29,329	250,000
7	66	10,174	3,181	0	250,000	50,865	43,643	250,000
8	67	10,174	3,281	0	250,000	63,556	58,741	250,000
9	68	10,174	2,178	0	250,000	77,091	74,683	250,000
10	69	10,174	608	608	250,000	91,496	91,496	250,000
Total		101,740						
11	70	10,174	0	0	250,000	107,011	107,011	250,000
12	71	10,174	0	0	250,000	123,627	123,627	250,000
13	72	10,174	0	0	250,000	141,488	141,488	250,000
14	73	10,174	0	0	250,000	160,730	160,730	250,000
15	74	10,174	0	0	250,000	181,502	181,502	250,000
Total		152,610						
16	75	10,174	Lapse	Lapse	Lapse	203,962	203,962	250,000
17	76	10,174				228,327	228,327	250,000
18	77	10,174				254,902	254,902	267,647
19	78	10,174				283,329	283,329	297,496
20	79	10,174				313,721	313,721	329,407
Total		203,480						
21	80	10,174				346,196	346,196	363,506
22	81	10,174				380,880	380,880	399,924
23	82	10,174				417,911	417,911	438,806
24	83	10,174				457,405	457,405	480,275
25	84	10,174				499,532	499,532	524,508
Total		254,350						
26	85	10,174				544,387	544,387	571,606
27	86	10,174				592,093	592,093	621,698
28	87	10,174				642,763	642,763	674,901
29	88	10,174				696,503	696,503	731,328
30	89	10,174				753,419	753,419	791,090
Total		305,220						

Valued Client

Age & Risk Class: Male, Age 60, Standard Plus Non-Nicotine

Initial Annual Premium: \$10,174

Initial Death Benefit: \$250,000

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: \$10,174.00

Premiums Payable Through Age 100

			GUARANTEED			NON-GUARANTEED		
			Guaranteed Insurance Rates Guaranteed Interest (0.00%)			Current Insurance Rates Non-Guaranteed Interest (6.21%)		
Year	Age	Annual Premium Outlay	Policy Value	Net Surrender Value	Net Death Benefit	Policy Value	Net Surrender Value	Net Death Benefit
31	90	10,174				813,614	813,614	854,294
32	91	10,174				878,279	878,279	913,410
33	92	10,174				948,048	948,048	976,489
34	93	10,174				1,023,686	1,023,686	1,044,160
35	94	10,174				1,106,121	1,106,121	1,117,182
Total		356,090						
36	95	10,174				1,194,195	1,194,195	1,206,137
37	96	10,174				1,288,196	1,288,196	1,301,078
38	97	10,174				1,388,464	1,388,464	1,402,349
39	98	10,174				1,495,345	1,495,345	1,510,298
40	99	10,174				1,609,190	1,609,190	1,625,282
Total		406,960						
41	100	8,760				1,728,916	1,728,916	1,746,205
42	101	0				1,847,201	1,847,201	1,865,673
43	102	0				1,972,883	1,972,883	1,992,612
44	103	0				2,106,327	2,106,327	2,127,390
45	104	0				2,248,137	2,248,137	2,270,619
Total		415,720						
46	105	0				2,398,586	2,398,586	2,422,572
47	106	0				2,558,392	2,558,392	2,583,976
48	107	0				2,728,128	2,728,128	2,755,409
49	108	0				2,908,424	2,908,424	2,937,509
50	109	0				3,099,987	3,099,987	3,130,987
Total		415,720						
51	110	0				3,303,605	3,303,605	3,336,641
52	111	0				3,520,169	3,520,169	3,555,371
53	112	0				3,750,683	3,750,683	3,788,190
54	113	0				3,996,304	3,996,304	4,036,267
55	114	0				4,258,022	4,258,022	4,300,602
Total		415,720						
56	115	0				4,536,892	4,536,892	4,582,261
57	116	0				4,834,038	4,834,038	4,882,378
58	117	0				5,150,658	5,150,658	5,202,165
59	118	0				5,488,028	5,488,028	5,542,909
60	119	0				5,847,509	5,847,509	5,905,984
Total		415,720						

Valued Client

Age & Risk Class: Male, Age 60, Standard Plus Non-Nicotine

Initial Annual Premium: \$10,174

Initial Death Benefit: \$250,000

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: \$10,174.00

Premiums Payable Through Age 100

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.

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.

Valued Client

Age & Risk Class: Male, Age 60, Standard Plus Non-Nicotine

Initial Annual Premium: \$10,174

Initial Death Benefit: \$250,000

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%**

	GUARANTEED	NON-GUARANTEED
Yr	Guaranteed Insurance Rates Guaranteed Interest (0.00%)	Current Insurance Rates Non-Guaranteed Interest (6.21%)
10	40.51	12.98
20	N/A	4.50

NET PAYMENT COST INDEX @ 5%

	GUARANTEED	NON-GUARANTEED
	Guaranteed Insurance Rates Guaranteed Interest (0.00%)	Current Insurance Rates Non-Guaranteed Interest (6.21%)
	40.70	40.70
	N/A	40.27

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
Accumulator Ascent IUL 2.0	\$250,000.00	\$5,111.52	\$0.00
Accelerated Death Benefit for Chronic Care Advantage Rider	N/A	\$77.75	N/A
Charitable Giving Benefit Rider	\$2,500.00	\$0.00	N/A
Accelerated Death Benefit for Terminal 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: Mr. Mark T. McCanney
921 Chatham Lane
Suite 301-e
Columbus, OH 43221

Valued Client

Age & Risk Class: Male, Age 60, Standard Plus Non-Nicotine

Initial Annual Premium: \$10,174

Initial Death Benefit: \$250,000

Details of Policy Charges

Initial Annual Premium Payment: \$10,174.00

Premiums Payable Through Age 100

Initial Interest Rate 6.21%

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	60	10,174.00	976.70	275.04	4,914.23	631.97	4,640.00	13,850.00	0.00
2	61	10,174.00	518.87	298.43	4,981.61	998.98	10,014.06	13,392.50	0.00
3	62	10,174.00	518.87	428.73	5,015.60	1,385.48	15,610.33	12,937.50	2,672.83
4	63	10,174.00	518.87	488.69	5,049.92	1,788.41	21,515.26	12,487.50	9,027.76
5	64	10,174.00	518.87	557.17	5,079.80	2,213.57	27,746.98	12,037.50	15,709.48
6	65	10,174.00	518.87	663.49	469.17	2,689.90	38,959.36	9,630.00	29,329.36
7	66	10,174.00	518.87	746.25	500.73	3,497.63	50,865.14	7,222.50	43,642.64
8	67	10,174.00	518.87	798.17	522.08	4,355.60	63,555.61	4,815.00	58,740.61
9	68	10,174.00	518.87	847.93	542.21	5,270.17	77,090.77	2,407.50	74,683.27
10	69	10,174.00	518.87	915.04	580.59	6,245.43	91,495.69	0.00	91,495.69
Total		101,740.00	5,646.57	6,018.92	27,655.94	29,077.13			
11	70	10,174.00	315.39	976.70	664.90	7,297.83	107,010.53	0.00	107,010.53
12	71	10,174.00	315.39	1,008.12	649.88	8,416.35	123,627.49	0.00	123,627.49
13	72	10,174.00	315.39	994.14	619.06	9,614.71	141,487.60	0.00	141,487.60
14	73	10,174.00	315.39	936.62	582.56	10,902.99	160,730.01	0.00	160,730.01
15	74	10,174.00	315.39	846.36	531.68	12,291.22	181,501.78	0.00	181,501.78
16	75	10,174.00	315.39	716.82	472.03	13,790.00	203,961.54	0.00	203,961.54
17	76	10,174.00	315.39	517.18	387.21	15,411.05	228,326.80	0.00	228,326.80
18	77	10,174.00	315.39	195.97	258.15	17,170.46	254,901.74	0.00	254,901.74
19	78	10,174.00	315.39	249.63	267.74	19,086.11	283,329.08	0.00	283,329.08
20	79	10,174.00	315.39	322.07	279.83	21,135.21	313,721.00	0.00	313,721.00
Total		203,480.00	8,800.51	12,782.53	32,369.00	164,193.05			
21	80	10,174.00	315.39	415.67	293.52	23,325.83	346,196.25	0.00	346,196.25
22	81	10,174.00	315.39	531.95	309.19	25,666.50	380,880.21	0.00	380,880.21
23	82	10,174.00	315.39	669.35	324.82	28,166.29	417,910.93	0.00	417,910.93
24	83	10,174.00	315.39	841.64	358.32	30,834.97	457,404.55	0.00	457,404.55
25	84	10,174.00	315.39	1,059.22	353.58	33,681.17	499,531.53	0.00	499,531.53
26	85	10,174.00	315.39	1,334.28	385.65	36,716.68	544,386.88	0.00	544,386.88
27	86	10,174.00	315.39	1,673.28	427.65	39,948.46	592,093.00	0.00	592,093.00
28	87	10,174.00	315.39	2,097.03	476.73	43,385.22	642,763.07	0.00	642,763.07
29	88	10,174.00	315.39	2,621.87	531.83	47,035.03	696,503.01	0.00	696,503.01
30	89	10,174.00	315.39	3,253.98	593.78	50,905.50	753,419.35	0.00	753,419.35
Total		305,220.00	11,954.45	27,280.80	36,424.08	523,858.69			

Valued Client

Age & Risk Class: Male, Age 60, Standard Plus Non-Nicotine

Initial Annual Premium: \$10,174

Initial Death Benefit: \$250,000

Details of Policy Charges

Initial Annual Premium Payment: \$10,174.00

Initial Interest Rate 6.21%

Premiums Payable Through Age 100

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	90	10,174.00	315.39	4,004.69	663.90	55,004.21	813,613.58	0.00	813,613.58
32	91	10,174.00	315.39	3,916.72	621.60	59,345.01	878,278.88	0.00	878,278.88
33	92	10,174.00	315.39	3,543.11	556.42	64,010.03	948,047.99	0.00	948,047.99
34	93	10,174.00	315.39	2,801.65	463.91	69,045.42	1,023,686.45	0.00	1,023,686.45
35	94	10,174.00	315.39	1,593.81	337.30	74,506.99	1,106,120.93	0.00	1,106,120.93
36	95	10,174.00	315.39	1,870.17	363.15	80,448.69	1,194,194.92	0.00	1,194,194.92
37	96	10,174.00	315.39	2,261.47	392.76	86,796.30	1,288,195.59	0.00	1,288,195.59
38	97	10,174.00	315.39	2,733.39	427.06	93,570.70	1,388,464.45	0.00	1,388,464.45
39	98	10,174.00	315.39	3,308.67	465.99	100,796.39	1,495,344.78	0.00	1,495,344.78
40	99	10,174.00	315.39	4,003.19	508.56	108,498.02	1,609,189.65	0.00	1,609,189.65
Total		406,960.00	15,108.39	57,317.67	41,224.73	1,315,880.44			
41	100	8,760.00	271.56	4,830.02	534.10	116,602.31	1,728,916.29	0.00	1,728,916.29
42	101	0.00	0.00	5,718.39	613.96	124,616.76	1,847,200.69	0.00	1,847,200.69
43	102	0.00	0.00	6,750.85	704.82	133,138.29	1,972,883.31	0.00	1,972,883.31
44	103	0.00	0.00	7,941.10	807.86	142,192.21	2,106,326.56	0.00	2,106,326.56
45	104	0.00	0.00	9,302.55	692.48	151,805.96	2,248,137.49	0.00	2,248,137.49
46	105	0.00	0.00	10,845.77	726.48	162,021.02	2,398,586.26	0.00	2,398,586.26
47	106	0.00	0.00	12,290.91	762.58	172,859.45	2,558,392.23	0.00	2,558,392.23
48	107	0.00	0.00	13,835.58	800.91	184,371.91	2,728,127.65	0.00	2,728,127.65
49	108	0.00	0.00	15,461.31	841.63	196,599.78	2,908,424.49	0.00	2,908,424.49
50	109	0.00	0.00	17,141.45	884.89	209,588.79	3,099,986.94	0.00	3,099,986.94
Total		415,720.00	15,379.95	161,435.60	48,594.44	2,909,676.94			
51	110	0.00	0.00	18,841.25	930.86	223,389.92	3,303,604.75	0.00	3,303,604.75
52	111	0.00	0.00	20,515.93	979.74	238,060.37	3,520,169.45	0.00	3,520,169.45
53	112	0.00	0.00	22,119.35	1,031.74	253,664.70	3,750,683.05	0.00	3,750,683.05
54	113	0.00	0.00	23,567.84	1,087.13	270,275.67	3,996,303.75	0.00	3,996,303.75
55	114	0.00	0.00	25,111.27	1,146.14	287,975.26	4,258,021.61	0.00	4,258,021.61
56	115	0.00	0.00	26,755.84	1,209.02	306,834.83	4,536,891.59	0.00	4,536,891.59
57	116	0.00	0.00	28,508.19	1,276.02	326,930.39	4,834,037.77	0.00	4,834,037.77
58	117	0.00	0.00	30,375.38	1,347.41	348,342.95	5,150,657.93	0.00	5,150,657.93
59	118	0.00	0.00	32,364.95	1,423.49	371,158.81	5,488,028.31	0.00	5,488,028.31
60	119	0.00	0.00	34,484.90	1,504.54	395,469.96	5,847,508.82	0.00	5,847,508.82
Total		415,720.00	15,379.95	424,080.49	60,530.53	5,931,779.79			

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 Accumulator Ascent IUL
2.0 - GPT

Insured Information:

Name Valued Client

Issue Age 60

Gender Male

Risk Class Standard Plus Non-Nicotine

Policy Information:

Issue State OH

Initial Death Benefit \$250,000

Base Coverage \$250,000.00

Supplemental Coverage \$0.00

Death Benefit Option Level

Premium Information:

Planned Premium Annual
Frequency

Planned Modal Premium \$10,174.00
Year 1

Amount required to place \$2,543.49
the policy in-force

No-Lapse Guarantee \$10,173.96
Premium

Premium Deposit Account No

Policy Values:

Target Premium \$12,596.22

Riders:

Accelerated Death Benefit for
Terminal Illness Rider

Accelerated Death Benefit for
Chronic Care Advantage Rider

Charitable Giving Benefit Rider

No-Lapse Guarantee

Overloan Lapse Protection Rider

Premium Limits Summary:

Seven Pay \$24,789.00

Guideline Single \$144,325.00

Guideline Level \$10,393.00

Accumulated GLPs \$10,393.00

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

Valued Client

Age & Risk Class: Male, Age 60, Standard Plus Non-Nicotine

Initial Annual Premium: \$10,174

Initial Death Benefit: \$250,000

**Input Summary - Ledger
Case File: Valued Client****Screen: Insured**

Issue State	OH	Backdate Illustration?	No
First/Middle Name	Valued	Is this a Multilife Case?	No
Last Name	Client	Rate Class	Standard Plus Non-Nicotine
Sex	Male	Tax Bracket	21.00%
Issue Age	60		

Screen: Policy Design

Definition of Life Insurance	GPT	Premium Mode	Annual
Total Specified Amount	250,000	Lump Sum Amount	0.00
Base Coverage	Fill In	Month Lump Sum Received in Yr 1	1
Supplemental Coverage	None	Skip Premium in Lump Sum Month	No
Reduce Specified Amount to Maximize Income?	No	1035 Exchange	No
Death Benefit Option	Level	Avoid MEC	Yes
Planned Premium Option	Solve From 1 To Max	Charges	Current
Premium Deposit Account	No		

Screen: Indexed Accounts

Premium Allocation Fixed Bonus 1-Year Point to Point	100.00%	Premium Allocation Nasdaq-100 Index 1-Year Point to Point	0.00%
Maximum Rate Fixed Bonus 1-Year Point to Point	6.21%	Maximum Rate Nasdaq-100 Index 1-Year Point to Point	7.21%
Premium Allocation High Participation Rate 1-Year Point to Point	0.00%	Premium Allocation JPMorgan ETF Efficiente 5 Index	0.00%
Maximum Rate High Participation Rate 1-Year Point to Point	7.21%	Maximum Rate JPMorgan ETF Efficiente 5 Index	6.35%
Premium Allocation 1-Year Point to Point	0.00%	Premium Allocation Blended S&P 500 and JPMorgan ETF Efficiente 5	0.00%
Maximum Rate 1-Year Point to Point	6.35%	Maximum Rate Blended S&P 500 and JPMorgan ETF Efficiente 5	6.31%
Premium Allocation 2-Year Point to Point	0.00%	Premium Allocation Fixed Crediting Rate	0.00%
Maximum Rate 2-Year Point to Point	6.22%	Maximum Rate Fixed Crediting Rate	Current
Premium Allocation S&P 500 Index	0.00%		
Maximum Rate S&P 500 Index	7.00%		

Screen: Income and Targeting

Distribution Amounts	0.00 Borrow Only From A65 To A84	Withdrawal Cap	Basis
Loan Type	Participating	Tax Due on Withdrawals	Cash
Loan Interest Payment Method	Borrow	Target Cash Value	1,000
Distribution Mode	Monthly	Thru Age/Target Year	A120

Valued Client

Age & Risk Class: Male, Age 60, Standard Plus Non-Nicotine

Initial Annual Premium: \$10,174

Initial Death Benefit: \$250,000

Screen: Riders

Surrender Value Enhancement Rider	No	Acceleration Percentage	100%
Chronic Care Advantage Rider	Yes	Charitable Giving Rider	Yes
Payout Percentage	2%		

Screen: Output Design

Revised Illustration	No	Policy Charges	Yes
Financial Strengths	Yes	Show Decimals	Yes
Allocation Index Strategies	No	Chronic Care Advantage Rider	Yes
Putnam Index Fact Sheet	Yes	Low Point Letter	No
Input Summary	Yes	Policy Overview	Yes
Internal Rate of Return	No		
