

The Symetra SwiftTerm Extra Coverage Program allows clients who have purchased up to \$1 million of Symetra SwiftTerm term life insurance within the last 30 days to obtain additional permanent death benefit coverage of up to \$1 million through Symetra Protector IUL, Accumulator IUL, or Accumulator VUL policies with limited underwriting. This program is available to clients aged 20 to 60 who have been issued a SwiftTerm policy at a Standard rate class or better. The new policy's face amount must not exceed that of the existing SwiftTerm policy, and both the ownership and insured must remain the same. Approval for the additional policy requires the submission of Part I and Part II applications, a supplemental application, an illustration, a program transmittal form, and payment of the first modal premium, along with an MIB report. The program commenced on January 3, 2022, and is subject to change or termination without notice. The Symetra Protector IUL offers guaranteed death benefit protection, policy flexibility, and cash value growth potential, while the Accumulator IUL provides strong cash value accumulation and high targets. The Accumulator VUL allows for death benefit protection and the ability to build policy value through selected market-driven subaccounts. Clients are advised to consider investment objectives, risks, and charges before investing, and should refer to the policy prospectus for detailed information. The program does not include the Chronic Illness Plus rider and is not available for foreign national cases. For further inquiries, clients can contact the Symetra Life Sales Desk.