

The Symetra Accumulator Indexed Universal Life (IUL) insurance policy is a flexible-premium, adjustable policy designed for permanent coverage, growth of policy value, and potential supplemental income. It features nine index crediting strategies, including the exclusive JPMorgan ETF Efficiente® 5 Index, which aims to secure interest earnings while protecting against losses in negative market conditions. Policyholders, aged 20 to 85, can access their policy value through tax-free withdrawals and loans, and a guaranteed persistency bonus is awarded for maintaining the policy as intended. Coverage lasts a lifetime, with premiums payable until age 120, and the minimum policy size is \$100,000. There are three death benefit options available: a level specified amount, a specified amount plus policy value, and a specified amount plus return of premiums.

The policy includes a holding account for net premiums and loan repayments, which are allocated monthly to fixed accounts or index strategies. Index segments are created based on selected strategies, with values calculated at the end of each segment term. The policy guarantees a minimum interest rate for the fixed account and allows participation in market gains through various index strategies without downside risk, with guaranteed participation rates and index caps for each segment term. Additional features include a No-Lapse Guarantee, ensuring the policy remains in force if certain premium conditions are met, and a Lookback Guarantee that increases policy value if index segment returns are below 2% over eight years. Accelerated death benefits for chronic and terminal illnesses are also available, allowing access to a portion of the death benefit under specific conditions.

Policy charges consist of a monthly administrative charge, expense charges based on the specified amount, and a surrender charge that decreases over nine years. Optional riders, such as the Accelerated Death Benefit for Chronic Illness Plus and Charitable Giving Benefit, can be added for additional costs. The policy is subject to exclusions, limitations, and terms for maintaining coverage, with benefits contingent on the claims-paying ability of Symetra Life Insurance Company. Policyholders are advised to consult with their insurance professional for complete details and to

understand any potential tax implications associated with the policy.

Specific provisions regarding the Death Benefit Option require it to be Option A Level and necessitate the policy to be in corridor. The outstanding loan balance is capped at the lesser of 93% of the policy value after monthly deductions or (100% minus the OLPR charge percentage) of the policy value after deductions. Following the deduction of a one-time rider charge, all policy value will be transferred to a fixed account, prohibiting further transactions or changes. The total net death benefit will be the greater of the total specified amount minus any indebtedness, the policy value multiplied by the appropriate corridor factor minus any indebtedness, or \$5,000. The Accelerated Death Benefit Riders for Chronic and Terminal Illness are available for insureds aged 20-85, excluding rated policies, with the Chronic Illness Rider accelerating a portion of the death benefit secured by a lien against the base policy, which will reduce the death benefit upon the insured's death. Exercising one of these riders prohibits the use of the other. The Chronic Illness Plus Rider is available for ages 20-80, requiring additional underwriting, and may be declined even if the base policy is approved. The Charitable Giving Benefit Rider, available at no extra charge for policies with specified amounts of \$100,000 or more, pays 1% of the original specified amount to a designated charity. Withdrawals or loans may decrease the death benefit and incur fees, and loans may have lasting effects on the policy. Withdrawals from modified endowment contracts may be subject to taxes. The policy features fixed and indexed accounts, with interest credited based on external indexes, which are not guaranteed. Allocations to accounts can be changed in writing, and index segments have specific terms and conditions. Symetra reserves the right to modify index strategies and crediting methods. The policy does not directly invest in any index, and the performance of the indices does not include dividends. Policyholders should consult a tax advisor regarding potential tax implications of accelerated benefits and the impact on public funds. This summary does not encompass all details of the policy; for comprehensive information, consultation with an insurance professional is recommended.