

The Symetra Protector Indexed Universal Life Insurance (IUL) policy is a flexible-premium adjustable life insurance solution designed for individuals aged 20 to 85, with a minimum policy size of \$100,000. It includes a Lapse Protection Benefit at no additional cost, ensuring coverage remains active as long as premiums are paid within the Lapse Protection Benefit Period. The policy offers nine index strategies linked to the S&P 500® Index and the JPMorgan ETF Efficiente® 5 Index, allowing for interest earnings while providing protection against market downturns. Policyholders can customize the lapse protection duration and access tax-free withdrawals and loans after the first policy year, with options for standard and participating loans, each having different interest crediting methods.

Death benefit options include a level specified amount, a specified amount plus policy value, or a specified amount plus return of premiums. The policy features a holding account for net premiums and loan repayments, with monthly allocations to selected index strategies. A guaranteed persistency bonus begins in year 11, enhancing credits applied to index segments and interest in the fixed account. Additional riders, such as the Accelerated Death Benefit for Chronic Illness and Terminal Illness, allow access to a portion of the death benefit under specific conditions, while the Overloan Lapse Protection Rider helps prevent lapsing when outstanding loans approach the policy value. Eligibility for the Overloan Lapse Protection Rider requires the insured to be at least 75 years old, the policy to be active for at least 15 years, and the Death Benefit Option to be Option A Level, among other conditions.

The policy includes various charges, such as a monthly administrative charge, expense charges based on the specified amount, and a surrender charge that decreases over 14 years. It is issued by Symetra Life Insurance Company and is subject to state availability and specific terms. Policyholders should review the policy for exclusions, limitations, and potential tax implications, and consult with an insurance professional for complete details. The Accelerated Death Benefit Riders are not applicable to rated policies and may have tax implications, especially if a prescribed care

plan is not in place. The Charitable Giving Benefit Rider, available at no extra charge for policies with specified amounts of \$100,000 or more, provides a payment of 1% of the original specified amount, capped at \$100,000, to a designated charity.

Withdrawals or loans may be restricted in certain situations, and any amounts withdrawn will decrease the death benefit and may incur processing fees. Loans can have lasting effects on the policy, even if repaid, and withdrawals from modified endowment contracts may incur taxes. The Symetra Protector IUL features both fixed and indexed accounts, with interest credited based on external index performance, which is not guaranteed. Policyholders can change allocations to accounts in writing, and each index segment has specific terms and conditions. Symetra reserves the right to modify index strategies and crediting methods, and the performance of indices does not include dividends. Select Index Strategies are available for an additional cost, offering higher caps and participation rates, while Base Index Strategies provide guaranteed additional credits but lower caps. For comprehensive information, consultation with an insurance professional is advised.