

Symetra UL-G

with Chronic Illness Plus Rider



Guaranteed coverage with a new level of access!

Symetra UL-G's Chronic Illness Plus Rider provides:

- > Additional protection against the costs associated with unexpected health concerns.
- > Advance access of up to 100% of the policy's death benefit.
- > Annualized lump sum or monthly payments.

Contact Us
Network Partners Int'l
 800-927-2537
www.networkpartnersintl.com

With the addition of our new **Chronic Illness Plus Rider**, Symetra UL-G maintains the same *low premiums* you are used to, but with even greater **access** to living benefits in the event of a chronic illness.

Level Pay to Age 100 with \$3,000,000 Death Benefit

MALE

Age 60		Age 70	
Preferred Non-Nicotine		Preferred Non-Nicotine	
Company	Premium	Company	Premium
Symetra	\$44,297	Symetra	\$82,125
AIG	\$51,015	AIG	\$96,958
Prudential	\$53,673	Prudential	\$97,118
Lincoln	\$58,116	Lincoln	N/A
Standard Non-Nicotine		Standard Non-Nicotine	
Company	Premium	Company	Premium
Symetra	\$56,247	Symetra	\$105,966
AIG	\$63,682	AIG	\$118,857
Lincoln	\$68,679	Prudential	\$121,783
Prudential	\$68,876	Lincoln	N/A

FEMALE

Age 60		Age 70	
Preferred Non-Nicotine		Preferred Non-Nicotine	
Company	Premium	Company	Premium
Symetra	\$39,460	Symetra	\$73,528
Prudential	\$45,230	Prudential	\$83,706
AIG	\$45,569	AIG	\$85,702
Lincoln	\$49,563	Lincoln	N/A
Standard Non-Nicotine		Standard Non-Nicotine	
Company	Premium	Company	Premium
Symetra	\$48,218	Symetra	\$91,423
AIG	\$53,940	AIG	\$98,843
Prudential	\$57,596	Prudential	\$99,900
Lincoln	\$57,596	Lincoln	N/A

A list of full competitor names is provided on the next page. Competitor information is current and accurate to the best of our knowledge as of Nov. 16, 2016.

Benchmark Competitors and Products

American General Life Insurance Company – AG Secure Lifetime GUL3 with Accelerated Access Solution (2% payout of accelerated benefit)

Lincoln National Life Insurance Company – LifeGuarantee UL (2013 09/16) with LifeEnhance Accelerated Benefits Rider

Prudential Financial – PruLife Universal Protector (2016) with BenefitAccess Rider (2% monthly benefit)

Symetra UL-G is a flexible premium universal life insurance policy issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. This policy is not available in all U.S. states or any U.S. territory; however, where available, it is usually issued under policy form number ICC14_LC2.

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

The Chronic Illness Plus Rider is not available in all U.S. states or any U.S. territory; however, where available, it is issued under policy form number ICC15_LE4. The rider is only available for issue ages 20-80. If this rider is elected, additional underwriting will be required and 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. If a policyholder requests an increase in face amount, it's possible that the base policy increase is approved but the rider increase is declined. If the rider increase is declined, no subsequent rider increase requests will be allowed. This rider is not available on policies with ratings higher than Table 4, with annual flat extras exceeding \$5 per \$1,000, or with both flat extras and table rates. This rider is an additional accelerated benefit to the inherent Chronic Illness Rider. Exercising this rider will prohibit the policyholder from exercising the inherent Terminal Illness Rider.

Receipt of an accelerated death benefit may be taxable, especially if the insured does not have a prescribed plan of care. Your clients should consult their personal tax or legal advisor before applying for this benefit. They may also lose their right to receive certain public funds such as Medicare, Medicaid, Social Security, Supplemental Security Income (SSI), and possibly others. This accelerated death benefit is intended to qualify under section 101(g) (26 U.S.C. 101(g)) of the Internal Revenue Code of 1986 as amended by public law 104-191. The death benefit and loan value will be reduced if an accelerated death benefit is paid.

Competitor information is current and accurate to the best of our knowledge as of Nov. 16, 2016; however, this material is not valid after Feb. 16, 2017. These comparisons may not be used with the public. The comparisons in this communication are of different products which vary in premiums, rates, fees, expenses, features and benefits. The data shown are taken from various company illustrations. It is possible that there are differences between the products compared which are not reflected and/or of which we are unaware. Every effort has been made to present accurate information, but keep in mind that only the contract page and/or individual policies from each of the companies represented contain the complete details of each policy and rider discussed. Current interest rates may be different for each company and may not be guaranteed. Complete personalized policy illustrations for each representative company must be presented or discussed with your clients. Please have your clients consult with their professional advisors to find out which type of life insurance is more suitable. Policies and contracts may not be available in all states.



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