

Innovative solutions for your New Year's resolutions

A new year brings new goals and new opportunities to support your clients with innovative solutions that deliver value and help strengthen their financial futures.



Swift, simplified processing

With our [Swift digital platform \(PDF\)](#), term or permanent policies can be issued in as little as **25 minutes**,¹ so you can place business faster and deliver a better client experience.



Growth-focused IUL strategies

Our accumulation-driven indexed universal life product—[Accumulator Ascent IUL](#)—includes both a Nasdaq-100 Index[®] Strategy and a Nasdaq-100 Index[®] with Bonus Strategy, offering greater cash value growth potential.



Beneficiary support that goes beyond the policy

Every [SwiftTerm](#)[®] policy includes a built-in benefit providing beneficiaries access to [Empathy \(PDF\)](#) for funeral planning, grief support, account closure assistance and more.²



Industry-first rider package for cancer

Our [Cancer Care Compass](#)[®] living benefits rider package helps clients navigate the physical, emotional and financial challenges of a cancer diagnosis.



Expertise for the high-net-worth foreign national market

[Specialized solutions](#) and knowledgeable support to help you serve this expanding client segment.

[Explore our life insurance solutions today](#)

Related links

[SwiftTerm Microsite](#)

[SwiftProtector Microsite](#)

[Cancer Care Compass Microsite](#)

[Accumulator Ascent IUL Microsite](#)

[HNWFN Microsite](#)

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Symetra Social Impact

Our corporate social responsibility program, [Symetra Social Impact](#), is designed to strengthen communities, engage employees and support a sustainable future for our planet.

Life insurance is issued by Symetra Life Insurance Company, located at 777 108th Ave NE, Suite 1200, Bellevue, WA 98004, and is not available in all U.S. states or any U.S. territory.

Symetra Accumulator Ascent IUL is a flexible-premium adjustable life insurance policies with index-linked interest options. Where available, Accumulator Ascent IUL is usually issued under policy form number ICC17_LC1.

Symetra SwiftTerm is a term life insurance policy. Policy form number is ICC20_LC1 in most states. Value Added Benefit Endorsement form number ICC22_LE8.

Policies, endorsements and riders may not be available in all U.S. states or any U.S. territory, and terms and conditions may vary by state. Where available, they are usually issued under the following endorsement form numbers: Nasdaq-100 Index[®] Account form number ICC24_LE4 and Nasdaq-100 Index with Bonus ICC24_LE3.

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

Symetra indexed universal life products have fixed and indexed accounts. Interest credited to the indexed accounts is affected by the value of outside indexes. Values based on the performance of any index are not guaranteed. The policy does not directly participate in any outside investment or index.

Allocations to the fixed account or index strategies are based on the allocation instructions provided at time of application and may be subsequently changed in writing by the policyowner. When allocations occur, an index segment for each respective index strategy is created. Each index segment has its own index crediting method, index value, index cap, index spread, 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.

It is not possible to invest in an index.

Symetra reserves the right to add, remove or replace indexes or crediting methods subject to applicable regulatory approval. If any index is discontinued or if the calculation of any index is changed substantially, Symetra reserves the right to substitute a comparable index.

Current index caps and participation rates are subject to change without notice.

There are other index strategies available within the IUL products.

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

Symetra's Cancer Care Compass[®] is a rider package comprised of the Cancer Insurance and Value-Added Services riders and is available with Symetra's indexed universal life insurance policies.

Cancer Care Compass can only be sold by licensed insurance producers with a health line of authority.

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. Clients should consult with their legal or tax professional prior to purchasing.

Life insurance policies contain exclusions, limitations, reductions of benefits and terms for keeping them in-force.

The Cancer Insurance Rider is offered at application for an additional cost and is usually issued under rider form number L-10351. The rider is only available for insureds issue ages 20-80, and if elected, additional underwriting will be required. It's possible that the insured is approved for the base policy but declined for the rider based on the rider underwriting results. The 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. The maximum cash benefit amount is selected at application and cannot be increased once the rider is issued. If the Cancer Insurance Rider is declined, the Value Added Services Rider is not available.

Monthly rider charges, when deducted from the policy value, are treated as withdrawals and are subject to the same income tax rules that apply to any other withdrawals. The purchase of this rider and/or receipt of a Cancer Benefit Amount payment may have other income tax consequences. Clients should consult with their personal tax or legal professional before applying for this benefit.

Cancer Care Compass includes the Value Added Services Rider for an additional cost and is usually issued under form number L-10358. The value-added services are provided by third-party providers that are independent of Symetra Life Insurance Company. Registering to use or using these services is optional.

Products or services offered under the Value Added Services Rider are not insurance and are subject to change. For more information, please contact Symetra at www.symetra.com or by telephone at 1-800-796-3872. There are additional requirements associated with participation in the value-added services. Terms and conditions may vary and may not be available in all U.S. states or any U.S. territory. If any service is discontinued or if we elect to cease to offer a service, we may substitute a reasonably comparable service. If no reasonably comparable service is

available, we may discontinue the specific service and cease charging for that service.

Cancer Care Compass is not available to foreign nationals or with the MultiLife Business program.

This is not a complete description of Symetra's high-net-worth foreign national (HNWFN) market program. It may have new or amended rules and restrictions and is subject to change in order to be compliant with requirements in the client's home jurisdiction. The program is subject to change without notice.

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This is not a complete description of the Symetra products. For a more complete description, please refer to the policies.

¹ Depending on your client's answers during the application process, they may travel down one of three underwriting paths: instant coverage, accelerated underwriting or full underwriting. The typical coverage turnaround time is about 25 minutes for instant coverage, 24-72 hours for accelerated underwriting and 30 days for full underwriting. Premium payment is required for coverage to take effect.

² Empathy's bereavement services and platform are provided through an agreement with The Empathy Project, Inc., (doing business as Empathy). Empathy is not an affiliate of Symetra, and the services Empathy provides are separate and apart from the insurance or insurance death benefit provided by Symetra. Not available on all policy forms or in all jurisdictions. Empathy is only available to beneficiaries who are US residents. Information disclosed directly to Empathy is not disclosed to Symetra, and therefore is not subject to Symetra's privacy policy.

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