

Can life insurance protect beneficiaries AND relieve long-term care concerns?

Long-term care is a need affecting many Americans.

In 2025, nearly 60 million family caregivers provided unpaid care for loved ones. Without a financial plan in place, many face high financial strain, often taking on debt, using up savings, or leaving bills unpaid.¹



Life insurance can help

In addition to death benefit protection, Symetra's indexed universal life (IUL) products can provide monthly payments to help pay for care and other expenses if the insured is diagnosed with a qualifying chronic condition.

See how a Symetra Protector IUL policy with our optional Chronic Care Advantage Rider allowed one couple to adapt to a dementia diagnosis and keep their loved one at home.

[Review the case study \(PDF\)](#)

P.S. If you like Protector IUL, you'll love [SwiftProtector[®]](#). SwiftProtector offers many of the same benefits and strong no-lapse guarantees as Protector IUL, but with a fully digital process and the potential for same-day coverage.²

Related links

[Protector IUL Microsite](#)
[SwiftProtector Microsite](#)
[Symetra at a Glance \(PDF\)](#)

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 (SLIC), 777 108th Ave NE, Suite 1200, Bellevue, WA 98004, and is not available in all U.S. states or any U.S. territory.

Symetra Protector IUL and Symetra SwiftProtector are flexible-premium adjustable life insurance policies with index-linked interest options. Protector IUL policy form number is ICC18_LC2 in most states. Symetra SwiftProtector policy form number is ICC23_LC1 in most states.

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

Symetra IULs 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 policies do not directly participate in any outside investment or index.

It is not possible to invest in an index.

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, your client should 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.

Policy riders are not available in all U.S. states or any U.S. territory, and terms and conditions may vary by state in which they are available.

The Accelerated Death Benefit for Chronic Care Advantage Rider is usually issued under rider form number ICC23_LE1, and is offered at application for an additional cost. The acceleration and payout percentages cannot change once the rider is issued. This rider is only available for issue ages 20-80 and, if elected, additional underwriting will be required. If the rider is approved, 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. This 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. Exercising this rider will prohibit the policyowner from exercising the Accelerated Death Benefit for Terminal Illness Rider. If the optional Accelerated Death Benefit for Chronic Care Advantage Rider is selected, the Accelerated Death Benefit for Chronic Illness Rider is not available.

Receipt of an accelerated death benefit may be taxable, especially if the insured does not have a prescribed plan of care. Clients should consult their personal tax or legal professional before applying for this benefit. The policyowner may also lose their right to receive certain public funds such as Medicare, Medicaid, Social Security, Supplemental Security Income (SSI), and possibly others. The accelerated death benefit is intended to qualify under section 101(g) of the Internal Revenue Code. The death benefit, policy value and loan value will be reduced if an accelerated death benefit is paid. For policies with a lapse protection benefit, the lapse protection value will also be reduced. There is no restriction on the use of proceeds of these accelerated death benefits.

The Chronic Care Advantage Rider is not intended to provide and will never provide long-term care insurance.

This is not a complete description of the Protector IUL or SwiftProtector products. For more complete descriptions, please refer to the policies.

¹ Caregiving in the US Research Report | July 2025

² 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 SwiftProtector IUL for instant coverage, 24-72 hours for accelerated underwriting and 30 days for full underwriting. None of the underwriting paths guarantee coverage.

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