

Looking to help your clients grow cash value?

Check out our Nasdaq-100 Index[®] strategies

If you follow the Nasdaq-100 Index, you probably know it has seen remarkable growth in recent years:

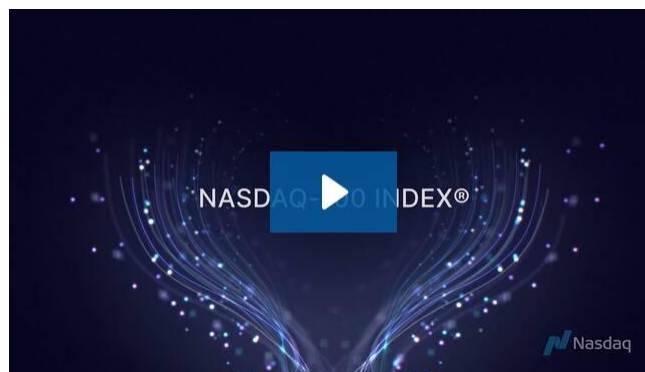
- 21% in the last twelve months
- 109%—more than double—over the last five years¹

If your clients' goals include life insurance cash value accumulation, consider our Nasdaq-100 Index Strategy and Nasdaq-100 Index with Bonus Strategy, both available with our league-leading indexed universal life product, [Symetra Accumulator Ascent IUL](#).

These two [strategies \(PDF\)](#) offer the potential for attractive growth through index interest credits—with caps of 11.50% and 10.25% respectively—while also providing protection from market losses with a 0% floor.

Explore the index

Understanding the returns is just one piece of the puzzle. To help you explain the methodology and performance drivers behind the Nasdaq-100 Index, take a minute to watch our short video. It's a great way to deepen your insights and help clients make informed allocation decisions.



[Watch the video](#)

- › [Accumulator Ascent IUL Microsite](#)
- › [Index Caps and Participation Rates \(PDF\)](#)
- › [Symetra At-A-Glance \(PDF\)](#)
- › [About Us](#)
- › [Newsroom](#)

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

Connect with us:



Symetra Accumulator Ascent IUL is a flexible-premium adjustable life insurance policy with index-linked interest options issued by Symetra Life Insurance Company, located at 777 108th Ave NE, Suite 1200, Bellevue, WA 98004. The policy is not available in all U.S. states or any U.S. territory. Where available, Accumulator Ascent IUL is usually issued under policy form number ICC17_LC1.

Policy endorsements 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. 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.

Nasdaq®, Nasdaq-100®, Nasdaq-100 Index®, are registered trademarks of Nasdaq, Inc. (which with its affiliates is referred to as the "Corporations") and are licensed for use by Symetra Life Insurance Company. The Product(s) have not been passed on by the Corporations as to their legality or suitability. The Product(s) are not issued, endorsed, sold, or promoted by the Corporations. THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCT(S).

This is not a complete description of the Symetra Accumulator Ascent IUL product. For a more complete description, please refer to the policy.

¹ Nasdaq returns were generated using the [Nasdaq 100 \(NDX\) Stock, Price, News, Quotes, Forecast and Insights | MSN Money](#) as of October 13, 2025.

Copyright © 2004 - 2025 Symetra Life Insurance Company, 777 108th Ave NE, Suite 1200, Bellevue, WA 98004. All rights reserved. Symetra® is a registered service mark of Symetra Life Insurance Company.

ELIM-1032 11/25

Producer use only