

Case Study

A new family member, a delightfully better rate



Symetra's Automatic Upgrade Program

Situation

Maya's grown daughter has just had a baby. It's the first grandchild in the family and a cause for celebration. But as thoughts turn from celebration to preparation, Maya begins to think of her financial legacy and what she'll leave her growing family.

Working with her financial professional, she's considering her choices for indexed universal life insurance. Because she's gained some weight over the last few years, she's concerned about how high her premiums may be. Fortunately, with Symetra's Automatic Upgrade Program, a better underwriting offer may be within reach.

Solution

Now through Dec. 31, 2026, Maya can receive an automatic improvement of up to three rate class for Accumulator Ascent IUL or Protector IUL if she's tracking to qualify for Standard or better.¹

The Result

Maya chooses Accumulator Ascent IUL for its low charges and competitive cash value potential. She applies, expecting premiums based on the illustration's Standard rating. She's delighted when her offer comes back at Super Preferred — a three-rate-class improvement — with significant premium savings. Now her insurance professional has good news of his own to deliver.

Meet Maya

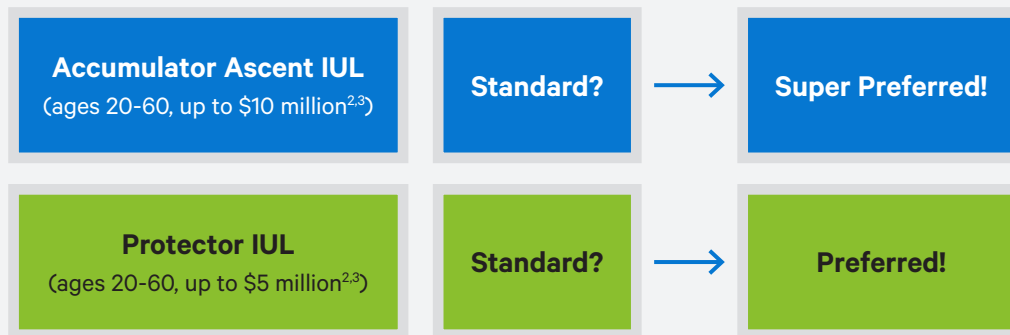
- Seeking indexed universal life insurance protection
- Generally healthy, no chronic conditions, and within build chart for Standard or better rate class

Specifics: Age 60, 5'5" and 200 pounds

Anticipated rate class: Standard

Delivered rate class: Super Preferred
(three-rate-class improvement)

Symetra's Automatic Upgrade Program: Now through Dec. 31, 2026



Eligible cases include:

- ✓ High-net-worth foreign national applicants⁴
- ✓ Nicotine users⁵
- ✓ Full and accelerated underwriting paths
- ✓ Formal and informal applications

Got a case? Think Symetra.

For more info, contact the Symetra Life Sales Desk at 877-737-3611 or lifesales@symetra.com.



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Symetra Protector IUL and Accumulator Ascent IUL are flexible-premium adjustable life insurance policies with index-linked interest options. Protector IUL policy form number is ICC18_LC2, and Accumulator Ascent IUL policy form number is ICC17_LCI in most states.

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

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

Symetra underwriting programs are subject to change and/or termination without notice.

This material does not consider the impact of applicable U.S. or foreign laws and regulations, or income or estate tax treaties. Eligible clients should be advised to consult with their own tax, legal and financial planners to ensure compliance with their particular foreign country requirements.

¹ The automatic underwriting upgrade program applies to all pending and new applications beginning Aug. 24, 2026. We will proactively revisit pending cases approved June 1, 2026, and later that are not yet in force and notify you of any rate class improvements. In-force policies are not eligible.

² Maximum coverage is limited to available retention and may be reduced if the client has other existing coverage in force with Symetra.

³ Each insured may be considered for the program under only one product during the program period, either Accumulator Ascent IUL or Protector IUL. All offers for the same insured must be for the selected product and are subject to program limits. Offers may not be combined across products. Backdating to save age is not permitted.

⁴ High-net-worth foreign national (HNW/FN) applicants who reside in "C" countries are not eligible for this program. See the HNW/FN program overview guide (LIM-1543) for details.

⁵ For nicotine users, the maximum rate class is Preferred Nicotine.