

# Symetra IUL Extra Coverage Program

An extra level of protection  
without full underwriting

## Symetra Protector provides:

- ✓ Guaranteed death benefit protection
- ✓ Policy flexibility
- ✓ Cash value growth potential

## Symetra Accumulator provides:

- ✓ Strong distributions
- ✓ Strong cash value accumulation growth potential
- ✓ High targets

Built on our guiding principles of Value, Transparency and Sustainability, Symetra Protector and Accumulator IUL offer multi-faceted life insurance solutions that are easy to understand.

Are your clients looking for additional death benefit coverage? We're offering clients an opportunity to purchase up to \$1 million in extra Symetra Protector or Accumulator IUL coverage *without* full underwriting!

## What is the Symetra IUL Extra Coverage Program?

If your clients have purchased up to \$3 million of fully underwritten Symetra permanent life insurance within the last two and a half years, they can purchase an additional Symetra Protector or Accumulator IUL policy for up to \$1 million in coverage with limited underwriting.<sup>1</sup>

## Program start date

April 1, 2020

## Program highlights

- Available products: Symetra Protector IUL and Accumulator IUL
- Maximum additional death benefit coverage: \$1 million
- Clients ages 60 or younger who have been issued a fully underwritten Symetra permanent life insurance policy (or policies) within the past 30 months at a Standard rate class or better can qualify for the program.<sup>2</sup>
- The face amount of the new Protector or Accumulator IUL policy must be less than or equal to the face amount of the existing Symetra permanent policy(ies).
- The new policy ownership and the insured must remain the same as the existing Symetra permanent policy(ies).
- Symetra will request an MIB, MVR (motor vehicle record), and a Rx script check.
- Approval of the additional Protector or Accumulator IUL policy is subject to the acceptance and delivery of the following:
  - Part I and Part II applications
  - IUL supplemental application
  - Protector or Accumulator IUL illustration
  - Program transmittal form and cover letter
  - Payment of first modal premium

## Contact us

### Symetra Life Sales Desk

1-877-737-3611

Weekdays, 8 a.m. to 6 p.m. ET  
lifesales@symetra.com

**Contact our Life Sales Desk to learn more about Symetra's indexed universal life products and the Symetra IUL Extra Coverage Program.**



Symetra Life Insurance Company  
777 108th Avenue NE, Suite 1200  
Bellevue, WA 98004-5135

[www.symetra.com](http://www.symetra.com)

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

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

Symetra Protector IUL is a flexible-premium adjustable life insurance policy with index-linked interest options. Policy form number is ICC18\_LC2 in most states.

Symetra Accumulator IUL is a flexible-premium adjustable life insurance policy with index-linked interest options. Policy form number is ICC17\_LC1 in most states.

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

Restrictions may apply to the Symetra IUL Extra Coverage Program, and it is subject to change without notice.

The Chronic Illness Plus Rider is not available with this program.

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

<sup>1</sup> Subject to Symetra approval. A new Symetra Protector or Accumulator IUL policy will be issued for approved cases.

<sup>2</sup> Not available with high-net-worth foreign national cases.