

## Competitive performance analysis

# Take their future plans to greater heights with Accumulator Ascent IUL



### The Putnam Index provides:

- ✓ A diversified mix of three asset classes, with a mechanism to manage volatility.
- ✓ A focus on low-volatility stocks, which historically have better risk-adjusted return potential than the S&P 500<sup>®</sup> Index.
- ✓ Daily, dynamic allocation rebalancing to help control volatility to a target of 5%.
- ✓ Exclusive availability in Symetra products.

**Symetra Accumulator Ascent** offers clients a straightforward indexed universal life (IUL) product with strong cash value accumulation potential, competitive policy distributions and lower policy charges. And now, with our new **Putnam Dynamic Low Volatility Excess Return Index™ Strategies** (Putnam Index Strategies), their policy's growth potential can go to even greater heights!

Here's how it compares.

### Standard loans

Male, Age 55

Company and product	Maximum distribution	Initial death benefit	Cash value (year 15)	Target	20-year cumulative charges
Symetra - Accumulator Ascent IUL	\$70,824	\$1,107,767	\$887,562	\$40,875	\$160,426
Pacific Life - Pacific Horizon IUL	\$65,334	\$1,117,317	\$712,861	\$37,140	\$252,782
Lincoln - Wealth-Accumulate 2 IUL 2020	\$64,369	\$960,183	\$786,379	\$39,761	\$197,574
John Hancock - Accumulation IUL 21	\$59,412	\$1,128,773	\$772,078	\$34,281	\$237,611
North American - Builder Plus IUL 3	\$51,726	\$1,098,134	\$822,221	\$41,641	Not Available
Nationwide - Indexed UL Accumulator II 2020	\$45,727	\$1,111,087	\$801,960	\$32,993	\$170,886
Allianz - Life Pro+ Advantage	\$40,753	\$1,095,052	\$748,278	\$46,236	\$295,009

Hypothetical is based on a 55-year-old male in a Preferred Non-Nicotine rate class. Premium amount is \$100,000 for 5 years. Death benefit option is "increasing" switching to "level" in year 6. Withdrawals to basis then standard loans beginning in years 16-35. A list of full competitor names and product details is provided on the next page. Competitor information is current and accurate to the best of our knowledge as of April, 7, 2022.

### Contact us

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[Continued >](#)

Benchmark competitor	Product	Index	Illustrated rate
Symetra Life Insurance Company	Accumulator Ascent IUL	Putnam Index with Bonus	6.00%
John Hancock Life Insurance Company	Accumulation IUL 21	Barclays Global MA Bonus	5.90%
Lincoln National Life Insurance Company	WealthAccumulate 2 IUL (2020) - 5/10/21	Fidelity AIM Dividend Index - Fixed Bonus	5.74%
Pacific Life Insurance Company	Pacific Horizon IUL (50% Blend)	1-Year Volatility Control Indexed Account	5.74%
North American Company for Life and Health	Builder Plus IUL 3	Fidelity Multifactor Yield Index 5% ER	5.72%
Nationwide Life and Annuity Insurance Co.	Indexed UL Accumulator II 2020	1-Yr S&P Annual Point-to-Point	5.74%
Allianz Life Insurance Co. of North America	Life Pro+ Advantage	50% Bloomberg US Dynamic II ER Index/ 50% PIMCO Tactical Balanced ER Index	6.00%

Symetra Accumulator Ascent IUL is a flexible-premium adjustable life insurance policy with index-linked interest options issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004-5135. This policy is not available in all U.S. states or any U.S. territory. Where available, it is usually issued under policy form number ICC17\_LC1.

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

Symetra Accumulator Ascent IUL has 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.

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: Putnam Dynamic Low Volatility Excess Return Index with Bonus Index Account form number ICC22\_LE2 and Putnam Dynamic Low Volatility Excess Return Index with High Participation Rate Index Account form number ICC22\_LE3.

Symetra reserves the right to add, modify or remove any index strategy or crediting method. If any index is discontinued or if the calculation of any index is changed substantially, Symetra reserves the right to substitute a comparable index.

There are other index strategies available within Symetra Accumulator Ascent policy. Election of a Putnam Index Strategy does not guarantee a greater index credit for any index segment term.

The Putnam Dynamic Low Volatility Excess Return Index (the "Index") is the property of Putnam Investments, LLC, which has contracted with S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices LLC) to calculate and maintain the Index. The Index is not sponsored by S&P Dow Jones Indices or its affiliates or its third-party licensors (collectively, "S&P Dow Jones Indices"). Neither Putnam Investments, LLC nor S&P Dow Jones Indices will be liable for any errors or omissions in calculating the Index. Putnam Dynamic Low Volatility Excess Return Index™ is a trademark of Putnam Investments, LLC. "Calculated by S&P Dow Jones Indices" and the related stylized mark(s) are service marks of S&P Dow Jones Indices and have been licensed for use by Putnam Investments, LLC. S&P® is a registered trademark of Standard & Poor's Financial Services LLC ("SPFS"), and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones").

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

Competitor information is current and accurate to the best of our knowledge as of April 7, 2022; however, this material is not valid after July 7, 2022. These comparisons may not be used with the public. The comparisons in this material are of different products, which vary in premiums, rates, fees, expenses, features and benefits. The data shown are taken from various company illustrations. It is possible that there are differences between the products compared which are not reflected and/or of which we are unaware. Every effort has been made to present accurate information, but keep in mind that only the contract page and/or individual policies from each of the companies represented contain the complete details of each policy and rider discussed. Current interest rates may be different for each company and may not be guaranteed. Complete personalized policy illustrations for each representative company must be presented or discussed with your clients. Policies and contracts may not be available in all states.



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