

Peloton Member Conference

Symetra Overview

Presented by:

Meg Skinner, SVP Life Distribution

Gregg A. Michael, National VP – Life Accounts

Phil Calderone, FALU, FLMI , AVP/Director BGA Underwriting

Symetra Life Insurance Company

See important disclosures at the end of this presentation.

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2/15





➔ Financially strong

- › \$33.0 billion of assets as of December 31, 2014^{1,2}
- › \$254.4 million in 2014 net income¹
- › \$2.2 billion in 2014 total revenues¹

➔ Solid foundation

- › 57-year heritage³
- › Leadership team averaging 29 years in the industry
- › Founding shareholders: Berkshire Hathaway Inc., White Mountains Insurance Group, Ltd.

¹ GAAP financial figures for Symetra Financial Corporation.

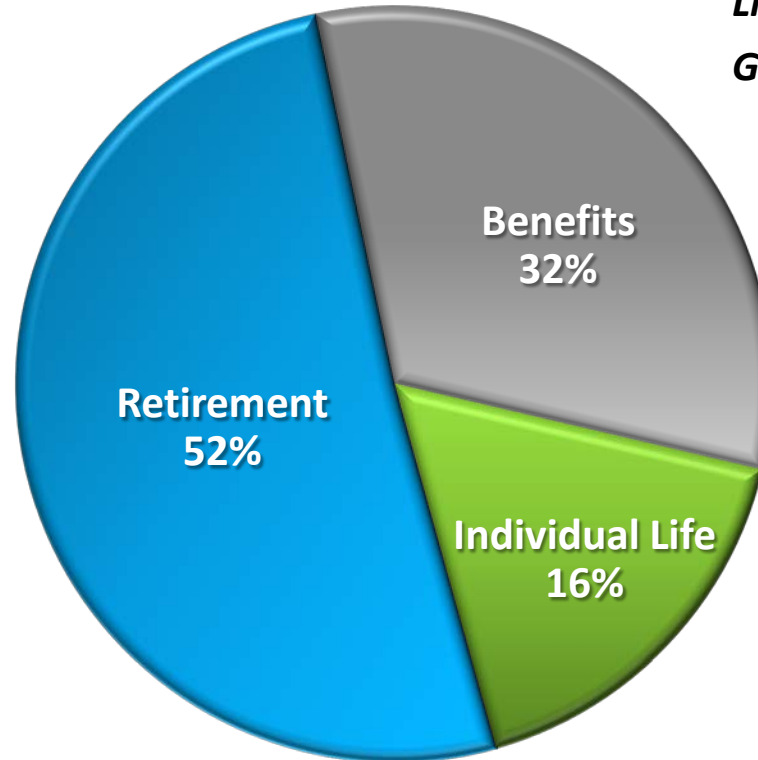
² As of Dec. 31, 2014, liabilities were \$29.6 billion and stockholders' equity was \$3.4 billion.

³ Established in 1957, Symetra Life Insurance Co. is a subsidiary of Symetra Financial Corp. Life insurance and annuities are issued and employee benefits are insured by Symetra Life Insurance Co., 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004 and are not available in all U.S. states or any U.S. territories.

Businesses aligned in three divisions

2014 Pretax adjusted operating income[†]

Fixed Deferred Annuities
Fixed Indexed Annuities
Single Premium
Immediate Annuities



Medical Stop Loss
Limited Benefit Medical
Group Life & Disability Income

Universal Life
Term Life
Bank-Owned Life
Corporate-Owned Life

[†] A non-GAAP financial measure.
Excludes Other segment pretax adjusted operating loss of \$(22.5) million.

A Clear Strategy

- ➔ To achieve **national player status** in our chosen lines of business: Benefits, Retirement and Individual Life.
- ➔ We strive to accomplish this by **growing and diversifying** in each of our three divisions and making service a competitive differentiator.
- ➔ Our business segments provide **earnings diversification**, so we have the opportunity to deliver consistent returns to our owners and weather all market conditions.

Symetra's "Moment in Time"

- ➔ Significant disruption in U.S. life insurance markets
- ➔ Pull-backs by major and mid-size carriers have created an opening for a new national player to hit the scene
- ➔ Symetra is poised to make a move

Individual Life is Positioned for Growth

- ➔ Completed redomicile to Iowa
- ➔ Established redundant reserve financing solution
- ➔ Investing into the momentum to expand operational capabilities and deliver additional product enhancements
- ➔ Focused on a path to exceed \$100 million in annual sales within the next few years

We Recruit High-Caliber Talent

Name	Title	Most Recent Carrier	Yrs. in Industry
Tom Marra	President	Hartford	34
Meg Skinner	SVP Distribution	Guardian	42
Phil Bouvier	VP Life Sales	Sun Life	23
Gregg A. Michael	National VP, Life Key Accounts	Principal	23
John Valickus	VP Underwriting	Lincoln	30
Mike Roscoe	SVP Product Development	Hartford	35
Jim Pirak	SVP Marketing/Investor Relations	Symetra	22
Chantel Balkovetz	VP Life Svc & Operations	Symetra	20
Carrie Benoit	AVP New Business	Sun Life	18
Mary Horgan	Director Product and Sales Marketing	John Hancock	22
Greg Faux	AVP Director Competition	Sun Life	22
Doug Bowden	Director Advanced Markets	Sun Life	24
Phil Calderone	Director of Underwriting	Sun Life	35
Lauren Forbes	Sr. Underwriting Consultant	Principal	32
Chuck Fowler	Sr. Underwriting Consultant	Prudential	23
Phil Cox	Sr. Underwriting Consultant	Principal	10
Jeff Cordle	Sr. Underwriting Consultant	ING	15
Ryan Leppink	Sr. Underwriting Consultant	Lincoln Life	
Joanne Burns	Sr. Underwriting Consultant	Sun Life	26
Brad Reich	Sr. Underwriting Consultant	Lincoln Benefit	39



Fueled by superstar affiliations:



Product Overview

Financial figures are on a consolidated basis for Symetra Financial Corporation and its subsidiaries, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Symetra[®] is a registered service mark of Symetra Life Insurance Company.

Classic UL with Lapse Protection Benefit

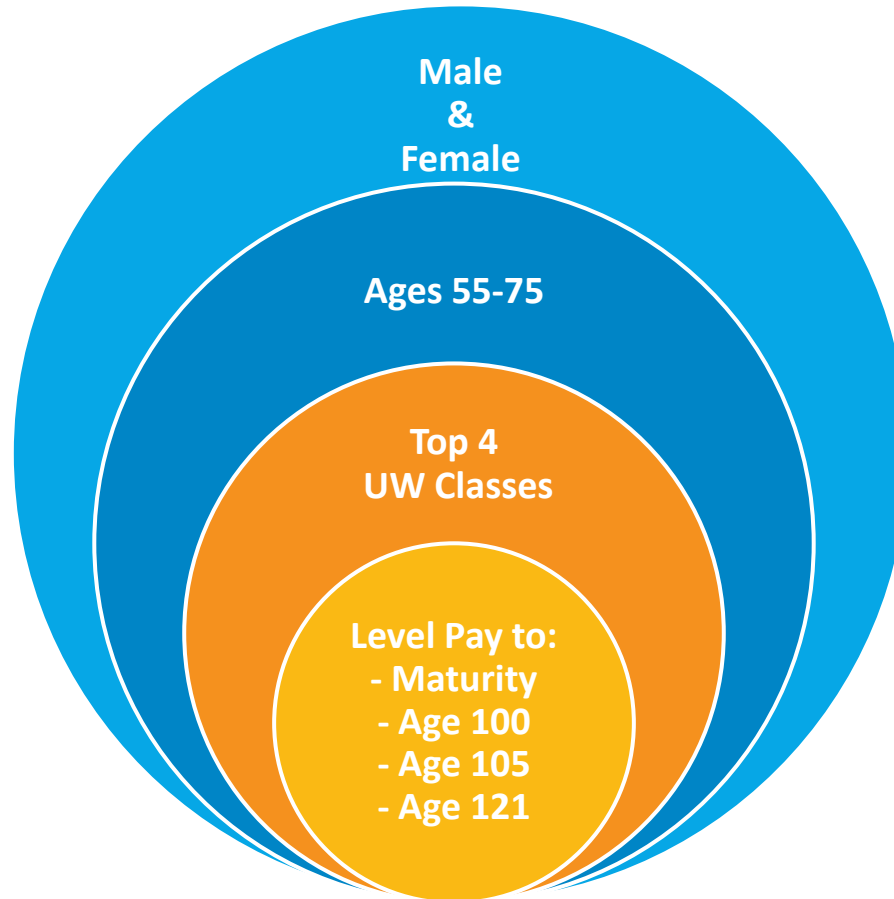


- ➔ A leader in the GUL market
- ➔ Sustainable pricing model
- ➔ Accelerated Death Benefit Rider (ABR) for Cognitive Impairment & Limited Activities of Daily Living
 - › Up to 50% of the policy's death benefit (\$250,000 maximum)
- ➔ Accelerated Death Benefit Rider (ABR) for Terminal Illness
 - › Up to 75% of the policy's death benefit (\$250,000 maximum)
- ➔ Charitable Giving Benefit*
 - › Pays a charitable gift (up to \$100,000) upon insured's death

*Selected at issue. Only available on policies with a face amount of \$100,000 or more. Payment is 1% of the original base policy face amount.

Symetra Classic with LPB Competitive Strategy

Clear and identifiable “sweet spots”



Classic with LPB – Annual Premium Rankings

Premium Solve to Guarantee \$1,000,000

Rate Class	Age	Rank					
		Level Premium Guarantee to Age 100		Level Premium Guarantee to Age 105		Level Premium Guarantee to Age 120	
		Male	Female	Male	Female	Male	Female
Super Preferred Non-Nicotine	50	1	1	1	2	3	3
	55	1	1	1	1	2	1
	60	1	1	1	1	2	1
	65	1	1	1	1	2	1
	70	1	1	1	1	1	4
	75	1	1	1	1	3	3
Preferred Non-Nicotine	50	2	1	3	2	4	3
	55	1	1	1	1	2	1
	60	1	1	1	1	1	1
	65	1	1	1	1	1	1
	70	1	1	1	1	1	1
	75	1	1	1	1	3	1
Standard Plus Non-Nicotine	50	1	1	2	2	2	2
	55	1	1	1	1	1	2
	60	1	1	1	1	1	1
	65	1	1	1	1	2	1
	70	1	1	1	1	2	2
	75	1	1	1	1	1	2
Standard Non-Nicotine	50	2	2	2	2	2	2
	55	2	1	2	1	2	2
	60	1	1	1	1	1	2
	65	1	1	1	1	2	2
	70	1	1	1	1	2	2
	75	1	1	1	1	2	3

Competitor information is current and accurate to the best of our knowledge as of 10/24/2014.

LPB Premier Pricing Program

“Premier pricing for your premier clients”


- ➔ Program designed for larger Classic with Lapse Protection Benefit cases.
- ➔ Premiums average 6-10% less than the No. 2 ranked guaranteed universal life insurance carrier.
- ➔ Premier pricing automatically illustrates for qualified clients.

LPB Premier Pricing


Minimum age and face requirements:

Eligibility Criteria

Symetra LPB Premier Pricing



Classic Universal Life with Lapse Protection Benefit

 Premier pricing for your premier clients

Symetra Life Insurance Company is pleased to offer premier pricing on larger Classic Universal Life with Lapse Protection Benefit cases. With LPB Premier pricing, our premiums average 6-10% less than the No. 2 ranked guaranteed universal life insurance carrier. Premier pricing will be automatically applied for cases that meet the criteria below.

LPB Premier Eligibility Criteria	
Ages	Minimum Face Amount
50-54	\$3,500,000
55-59	\$3,000,000
60-64	\$2,500,000
65-69	\$2,000,000
70-74	\$1,500,000
75-85	\$1,000,000

Contact us today to learn more about Symetra's LPB Premier pricing.

Symetra Life Sales Desk
1-877-737-3511
Weekdays 8 a.m. to 6 p.m., ET
lksokol@symetra.com

Symetra Classic Universal Life Insurance is a flexible premium universal life insurance policy issued by Symetra Life Insurance Company, 777 15th Avenue NE, Suite 1500, Bellevue, WA 98008. This policy is not available in all U.S. states or any U.S. territory, however, where available, it is usually issued under policy form number ECL11, USG.
Guarantees and benefits are subject to the insuring ability of Symetra Life Insurance Company. The Lapse Protection Benefit, form number ECL12, L15 or ECL14, L17, is not available in all states and terms and conditions may vary by state in which this benefit insurance coverage will continue as long as the Lapse Protection Benefit remains in effect. Note that any increase in the policy's face amount after issue will terminate the Lapse Protection Benefit.
Based on a comparison of our top 15 competitors, this information is accurate to the best of our knowledge as of September 2, 2014. The comparisons are of different products which vary in premiums, rates, fees, expenses, features and benefits.

Symetra Life Insurance Company
777 15th Avenue NE, Suite 1500
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www.symetra.com
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LPB Premier Eligibility Criteria	
Ages	Minimum Face Amount
50-54	\$3,500,000
55-59	\$3,000,000
60-64	\$2,500,000
65-69	\$2,000,000
70-74	\$1,500,000
75-85	\$1,000,000

LPB Premier Competitive Positioning

Level Premium – Guarantees to Age 100 (Male)

LPB Pricing
Guarantee to Age 100

MALE

Rate Class	Age	Rank	Level Annual Premium	% off Nearest Competitor
Super Preferred Non-Nicotine	55	1	\$47,269	-4%
	65	1	\$84,420	-2%
	75	1	\$161,840	-1%
Preferred Non-Nicotine	55	1	\$52,356	-4%
	65	1	\$92,499	-2%
	75	1	\$178,181	-2%
Standard Plus Non-Nicotine	55	1	\$63,609	-4%
	65	1	\$119,363	-1%
	75	1	\$210,994	-2%
Standard Non-Nicotine	55	2	\$66,603	1%
	65	1	\$119,363	-1%
	75	1	\$213,050	-1%

LPB Premier Pricing
Guarantee to Age 100

MALE

Rate Class	Age	Rank	Level Annual Premium	% off Nearest Competitor
Super Preferred Non-Nicotine	55	1	\$44,858	-9%
	65	1	\$80,152	-7%
	75	1	\$160,216	-2%
Preferred Non-Nicotine	55	1	\$49,694	-9%
	65	1	\$87,829	-7%
	75	1	\$176,390	-3%
Standard Plus Non-Nicotine	55	1	\$60,383	-9%
	65	1	\$113,349	-6%
	75	1	\$208,876	-3%
Standard Non-Nicotine	55	1	\$64,578	-2%
	65	1	\$115,755	-4%
	75	1	\$210,912	-2%

Rankings are based on full-pay annual premium solves to guarantee a \$5,000,000 level death benefit to age 100. Premiums are ranked low to high. Competitor information is current accurate to the best of our knowledge as of 9/2/2014. If Symetra is ranked No. 1, the “% off Nearest Competitor” column shows the percentage difference between Symetra and the second least expensive carrier premium. If Symetra is not ranked No. 1, it shows the percentage difference between Symetra and least expensive carrier premium.

LPB Premier Competitive Positioning

Level Premium – Guarantees to Age 100 (Female)

LPB Pricing
Guarantee to Age 100

LPB Premier Pricing
Guarantee to Age 100

FEMALE

FEMALE

Rate Class	Age	Rank	Level Annual Premium	% off Nearest Competitor
Super Preferred Non-Nicotine	55	1	\$39,375	-4%
	65	1	\$68,355	-2%
	75	1	\$133,932	-4%
Preferred Non-Nicotine	55	1	\$42,937	-4%
	65	1	\$74,315	-2%
	75	1	\$142,436	-1%
Standard Plus Non-Nicotine	55	1	\$50,166	-4%
	65	1	\$93,172	-2%
	75	1	\$173,736	-1%
Standard Non-Nicotine	55	1	\$51,155	-2%
	65	1	\$93,599	-2%
	75	1	\$174,528	-1%

Rate Class	Age	Rank	Level Annual Premium	% off Nearest Competitor
Super Preferred Non-Nicotine	55	1	\$37,362	-9%
	65	1	\$62,811	-10%
	75	1	\$132,584	-4%
Preferred Non-Nicotine	55	1	\$40,744	-9%
	65	1	\$68,294	-10%
	75	1	\$141,006	-2%
Standard Plus Non-Nicotine	55	1	\$47,609	-9%
	65	1	\$85,643	-10%
	75	1	\$171,986	-2%
Standard Non-Nicotine	55	1	\$49,591	-5%
	65	1	\$90,762	-5%
	75	1	\$172,775	-2%

Rankings are based on full-pay annual premium solves to guarantee a \$5,000,000 level death benefit to age 100. Premiums are ranked low to high. Competitor information is current accurate to the best of our knowledge as of 9/2/2014. If Symetra is ranked No. 1, the “% off Nearest Competitor” column shows the percentage difference between Symetra and the second least expensive carrier premium. If Symetra is not ranked No. 1, it shows the percentage difference between Symetra and least expensive carrier premium.

LPB Premier: Annual Premium Rankings – Age 120

Premium Solve to Guarantee \$5,000,000

		Level Premium Guarantee to Age 120			
Rate Class	Age	Male		Female	
		Rank	% off Nearest Competitor	Rank	% off Nearest Competitor
Super Preferred Non-Nicotine	50	1	-7%	1	-8%
	55	1	-8%	1	-10%
	60	1	-7%	1	-9%
	65	1	-5%	1	-8%
	70	1	-6%	1	-2%
	75	3	1%	2	1%
Preferred Non-Nicotine	50	1	-4%	1	-7%
	55	1	-7%	1	-9%
	60	1	-8%	1	-8%
	65	1	-8%	1	-8%
	70	1	-6%	1	-6%
	75	2	1%	1	-2%
Standard Plus Non-Nicotine	50	1	-6%	1	-5%
	55	1	-9%	1	-8%
	60	1	-8%	1	-9%
	65	1	-7%	1	-6%
	70	1	-3%	1	-5%
	75	1	-1%	1	-1%
Standard Non-Nicotine	50	2	2%	2	2%
	55	2	2%	1	-1%
	60	1	-4%	1	-3%
	65	1	-3%	1	-1%
	70	1	-1%	1	-2%
	75	1	0%	1	-1%

Premiums are ranked low to high. Competitor information is current and accurate to the best of our knowledge as of 9/2/2014. If Symetra is ranked No. 1, the “% off Nearest Competitor” column shows the percentage difference between Symetra and the second least expensive carrier premium. If Symetra is not ranked No. 1, it shows the percentage difference between Symetra and least expensive carrier premium.

SUL-G 1.0



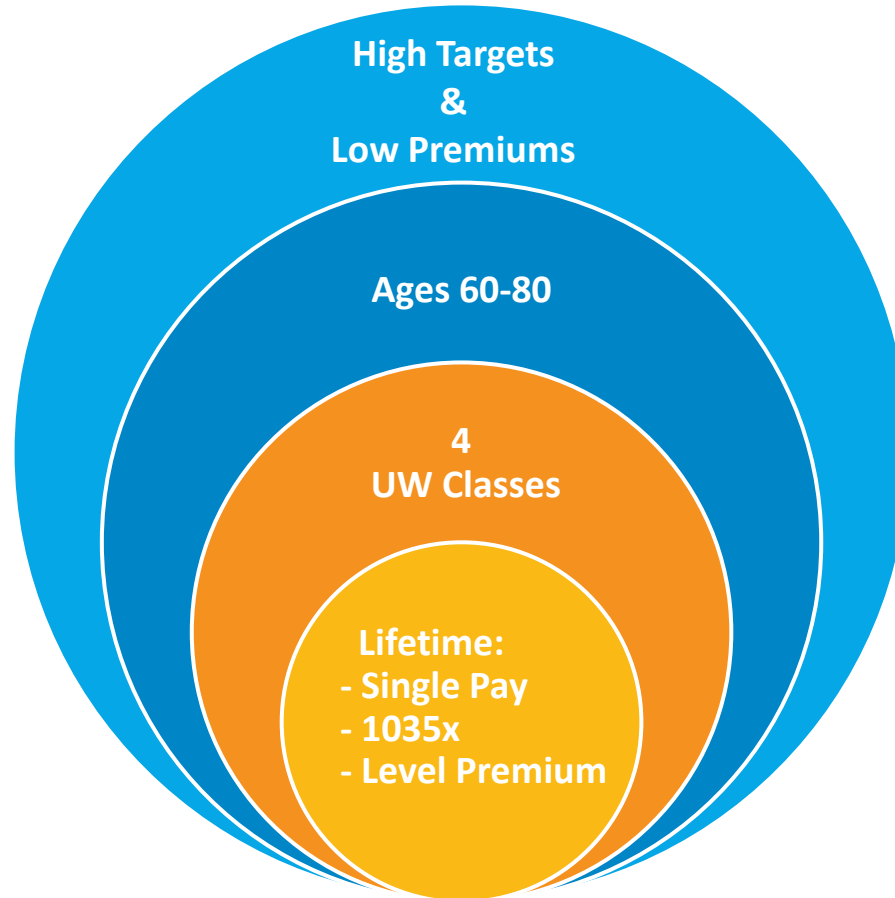
- ➔ Further expansion in and commitment to the GUL space
- ➔ Guaranteed death benefit focus
- ➔ Charitable Giving Benefit Rider
 - › Pays a charitable gift (up to \$100,000) upon death of the surviving insured
- ➔ Policy Split Option Rider
 - › Allows for the exchange, without evidence of insurability, for two single-life policies*
- ➔ Estate Preservation Rider**
 - › Provides term insurance coverage during the first four policy years

*Qualifying events trigger the exercise of the exchange option: legal dissolution of business interest or final divorce decree

**Available at an additional cost.

Symetra SUL-G 1.0 Competitive Strategy

Clear and identifiable “sweet spots”



SUL-G 1.0 – Annual Premium Rankings

Premium Solve to Guarantee \$1,000,000 to Age 120

Male		Female		Rank		
Rate Class	Age	Rate Class	Age	Level Premium	Single Pay	1035 Exchange*
Super Preferred Non-Nicotine	55	Super Preferred Non-Nicotine	52	1	1	1
	60		57	1	1	1
	65		62	1	1	1
	70		67	1	1	1
	75		72	1	1	1
	80		77	1	3	1
Preferred Non-Nicotine	55	Preferred Non-Nicotine	52	1	1	1
	60		57	1	1	1
	65		62	1	1	1
	70		67	1	1	1
	75		72	1	1	1
	80		77	2	3	2
Standard Plus Non-Nicotine**	55	Standard Plus Non-Nicotine**	52	1	1	1
	60		57	1	1	1
	65		62	1	1	1
	70		67	1	1	1
	75		72	1	1	1
	80		77	2	3	1
Super Preferred Non-Nicotine	55	Standard Non-Nicotine	52	1	1	1
	60		57	1	1	1
	65		62	1	1	1
	70		67	1	1	1
	75		72	1	1	1
	80		77	2	2	1
Standard Non-Nicotine	55	Super Preferred Non-Nicotine	52	1	1	1
	60		57	1	1	1
	65		62	1	1	1
	70		67	1	1	1
	75		72	1	1	1
	80		77	1	2	1

Competitor information is current and accurate to the best of our knowledge as of 10/24/2014.

* 1035 Exchange funding column assumes the same 1035 exchange amount across carriers and solves for a level ongoing premium.

** Symetra SUL-G 1.0 does not offer a Standard Plus rate class. The rankings assume Symetra SUL-G's Standard rate class is benchmarked against the other company's Standard Plus rate class, if available, or their Standard rate class if the company does not offer Standard Plus.

Ideas to Generate Sales – Advanced Sales Concepts

Annuity Maximization

Repositioning annuity assets to minimize taxes and maximize your client's legacy.

Leveraged Credit Shelter Trust

Maximizing trust asset transfers more wealth to you client's beneficiaries.

IRA Maximization

Repositioning IRA assets to maximize your client's legacy and control.

Spousal Lifetime Access Trust (SLAT)

Maximizing your client's legacy without giving up flexibility.

Life Insurance as an Asset Class

Creating a predictable legacy in an unpredictable world.

Private Financing

Leveraging wealth transfer using private financing.

Symetra Advanced Markets

- Case Consultation and Design
- Webinars and Training
- Sales Ideas and Concepts
- Full suite of materials



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Which legacy would your clients rather leave?

SYMETRA
RETIREMENT & INVESTMENT LIFE

Which legacy would you rather leave beneficiaries?

Private Financing Strategy
Help your clients leverage wealth transfer using private financing

SYMETRA
RETIREMENT & INVESTMENT LIFE

The private financing solution

- In this scenario, grantors (male age 71/female age 65) establish and make a one-time loan of \$5,000,000 to the trust for a 3-year term. Using the current mid-term AFR rate of 1.75%, the annual gift to the trust for loan interest (interest year is \$27,200.)
- Assuming no annual exclusion or future gifts are available, the annual after-tax cash gift for cash \$5,000,000 each year is \$5,312,400.
- The trustee purchases a \$10 million Dynasty, IR, QPRT, IDIT, or other trust, Universal Life policy and makes distributions from trust assets each year for one year of \$5,000,000 to fund the annual payments of \$5,312,400 and the interest due of \$27,200.
- At the end of one year, the trustee repays the loan to the grantors and the trust receives the death benefit upon the surviving grantor's death.

Grantors (Age 71 and 65) → Loan to trust (\$5,000,000) → Irrevocable Life Insurance Trust (ILIT) → Insurance Policy → Death benefit (\$10 million) → Annual Trust Withdrawals (\$5,312,400) → Grantors

Grantors pay annual interest \$27,200. Annual trust withdrawals \$5,312,400. Insurance policy pays death benefit \$10 million. Grantors pay annual premium \$777,200.

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Underwriting and GoodLife Rewards Program

INTERNAL USE ONLY



Retention and Automatic Reinsurance

Symetra Classic Universal Life & Level Term Life Insurance

Retention Limits

The amount of coverage Symetra Life Insurance Company will retain before requiring

Issue Ages	All Non- Standard	Table 1-4	Table 5-8
CLASSIC UNIVERSAL LIFE			
0-80	\$3,000,000	\$3,000,000	\$2,000,000
81-85	\$500,000	\$500,000	Facultative
LEVEL TERM			
0-75	\$3,000,000	\$3,000,000	\$2,000,000

Automatic Binding Limits

The amount of coverage Symetra may automatically bind without approval from

Issue Ages	All Non- Standard	Table 1-4	Table 5-8
CLASSIC UNIVERSAL LIFE			
0-70	\$ 25,000,000	\$ 25,000,000	\$ 15,000,000
71-80	\$ 25,000,000	\$ 25,000,000	\$ 2,000,000
81-85	\$ 7,500,000	\$ 500,000	Facultative
LEVEL TERM			
0-70	\$ 25,000,000	\$ 25,000,000	\$ 15,000,000
71-75	\$ 10,000,000	\$ 10,000,000	\$ 1,000,000

Jumbo Limits

If the amount of all life insurance in-force, and applied for, exceeds the jumbo limits below, the application will be underwritten using facultative reinsurance.

Issue Ages	Amount of Life Insurance
CLASSIC UNIVERSAL LIFE	
0-80	\$ 65,000,000
81-85	\$ 40,000,000
LEVEL TERM	
0-70	\$ 65,000,000
71-75	\$ 40,000,000



Retention and Automatic Reinsurance

Symetra SUL-G 1.0 Survivorship Universal Life Insurance

Retention Limits

The amount of coverage Symetra Life Insurance

Issue Ages	All Non- Standard	Table 1-4	Table 5-8	Table 9-16
SUL-G 1.0 SURVIVORSHIP UNIVERSAL LIFE				
20-80	\$6,000,000	\$6,000,000	\$2,000,000	\$1,000,000
81-85	\$2,000,000	\$2,000,000	Facultative	Facultative

Automatic Binding Limits

The amount of coverage Symetra may automatically bind without approval from our reinsurance partners is as follows:

Issue Ages	All Non- Standard	Table 1-4	Table 5-8	Table 9-16
SUL-G 1.0 SURVIVORSHIP UNIVERSAL LIFE				
20-70	\$ 25,000,000	\$ 25,000,000	\$ 15,000,000	\$1,000,000
71-80	\$ 25,000,000	\$ 25,000,000	\$ 2,000,000	\$1,000,000
81-85	\$ 7,500,000	\$ 1,000,000	Facultative	Facultative

Jumbo Limits

If the amount of all life insurance in-force, and applied for, exceeds the jumbo limits below, the application will be underwritten using facultative reinsurance.

Issue Ages	Amount of Life Insurance
20-80	\$ 65,000,000
81-85	\$ 40,000,000



Underwriting Requirements and Preferred Guidelines

Face Amount	Ages 0-17	Ages 18-40	Ages 41-50	Ages 51-69	Ages 70+
Less than \$100,000	MHI	Paramed Exam PM Urinalysis Full Blood	Paramed Exam PM Urinalysis Full Blood	Paramed Exam PM Urinalysis Full Blood	Paramed Exam Urinalysis Full Blood RX Check Senior Supplement
\$100,000-\$250,000	MHI	Paramed Exam Urinalysis Full Blood	Paramed Exam Urinalysis Full Blood	Paramed Exam Urinalysis Full Blood	Paramed Exam Urinalysis Full Blood RX Check Senior Supplement
\$250,001-\$1,000,000	MHI	Paramed Exam Urinalysis Full Blood	Paramed Exam Urinalysis Full Blood	Paramed Exam Urinalysis Full Blood EKG	Paramed Exam Urinalysis Full Blood EKG RX Check Senior Supplement
\$1,000,001-5,000,000	<i>Contact underwriter</i>	Paramed Exam Urinalysis Full Blood	Paramed Exam Urinalysis Full Blood	Paramed Exam Urinalysis Full Blood EKG	Paramed Exam Urinalysis Full Blood EKG RX Check Senior Supplement Financial Supplement/IR
\$5,000,001-\$10,000,000	<i>Contact underwriter</i>	Paramed Exam Urinalysis Full Blood Financial Supplement	Paramed Exam Urinalysis Full Blood EKG RX Check Financial Supplement	Paramed Exam Urinalysis Full Blood EKG RX Check Financial Supplement	Paramed Exam Urinalysis Full Blood EKG RX Check Senior Supplement Financial Supplement/IR
\$10,000,001 and above	<i>Contact underwriter</i>	Paramed Exam Urinalysis Full Blood EKG RX Check Financial Supplement/IR	Paramed Exam Urinalysis Full Blood EKG RX Check Financial Supplement/IR	Paramed Exam Urinalysis Full Blood EKG RX Check Financial Supplement/IR	Paramed Exam Urinalysis Full Blood EKG RX Check Senior Supplement Financial Supplement/IR

Preferred Underwriting Guidelines

	Super Preferred Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non- Nicotine/ Preferred Nicotine
Medical History	Standard insurance risk and no history of type I diabetes, cancer or cardiovascular disease		
Family History (Disregard family history if the insured is age 70 and over)	No death of parent or sibling prior to age 65 from heart disease, coronary artery disease or cancer	No death of parent or sibling prior to age 60 from heart disease or coronary artery disease	
Nicotine Use	No use of nicotine products within 60 months	No use of nicotine products within 36 months	No use of nicotine products within 12 months Preferred Nicotine: Nicotine use OK
Current Exam Results			
Blood Profile	Normal Cholesterol/HDL ratio 4.5 or less (no Rx allowed) TC <300	Normal Cholesterol/HDL ratio 5.5 or less TC < 300	Normal Cholesterol/HDL ratio 6.5 or less TC <300
Blood Pressure	135/85 max for ages 20-50 and 140/90 max for ages 51+	135/85 max for ages 20-50 and 140/90 max for ages 51+	140/90 max for all ages
Weight	See Height/Weight Chart		
Aviation	No private aviation	Available if over 100 solo hours, 750 hours of total flight time, IFR, averages 25-250 hours per year, flies in US and Canada only, ages 70 and under, clean MVR	
Alcohol and/or Drug Use	No counseling or treatment ever	No counseling or treatment in past 10 years	No ratable history
Driving	No more than two moving violations in past three years No DWI in ten years		No more than three moving violations No DWI in five years
Other	No motor vehicle racing		N/A

Refer to the product fact sheet for issue ages and minimum face amounts.



GoodLife Rewards Program

- ➔ Our **competitive advantage**...not a table shave, **but comparable**
- ➔ 20 **crediting opportunities**
- ➔ Able to **reduce three tables**
- ➔ Need to **expand** the criteria and **explore** other crediting opportunities

Good Life Rewards - Case Study

Male Age 53 : Applying for \$3,000,000 of Classic UL coverage

Medical History

2013 Patient was diagnosed as having IGT (Impaired Glucose Intolerance)
A1c was 6.2 All A1c levels have been <6.4. never prescribed medications for Diabetes.

Exam / Lab Results

Build 5' 10" 219 lbs

Cholesterol Ratio 4.5

A1c 6.2

Blood Pressure average 140/90

Symetra's Good Life Rewards Credits?

Proposed insured had a Normal Colonoscopy in 2014

Proposed insured PSA level is 2.4 and regularly followed.

Likely Industry offer: Standard to possible Standard Plus.

Symetra's Offer: Preferred NT

Good Life Rewards – Case Study

Male Age 69: Applying for \$12,000,000 Classic UL

Medical History

20 year history of diabetes

Average HgbA1C 8.2

Table C Risk

PSA 1.3

1/14 Stress Test Normal (went 10 minutes)

6/13 routine colonoscopy normal

BMI 27.3 Chol/HDL ratio 6.6

Pulmonary Function test 6 months ago...Normal Findings

Symetra's Offer: **Standard**

Important Disclosures

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

Symetra Classic Universal Life Insurance is a flexible premium universal life insurance policy and is not available in all U.S. states or any U.S. territory; however, where available, it is usually issued under policy form number ICC11_LC5.

The Lapse Protection Benefit, form number ICC13_LE5 or ICC14_LE7, is not available in all states and terms and conditions may vary by state in which it is available. Insurance coverage will continue as long as the Lapse Protection Benefit remains in effect. Note that any increase in the policy's face amount after issue will terminate the Lapse Protection Benefit.

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, carefully examine the policy to which it is attached.

Symetra SUL-G 1.0 Survivorship Universal Life Insurance is a flexible premium adjustable survivorship life insurance policy. This policy is not available in all U.S. states or any U.S. territory; however, where available, it is usually issued under Policy form number ICC14_LC1.

The Lapse Protection Benefit form number is ICC14_LE3 in most states and is not available in all states. Terms and conditions may vary by state in which it is available.

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



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