

# A LIFETIME OF PROTECTION



## SYMETRA UNIVERSAL LIFE INSURANCE

- Not a bank or credit union deposit or obligation
- Not FDIC or NCUA/NCUSIF insured
- Not insured by any federal government agency
- Not guaranteed by any bank or credit union
- May lose value

**SYMETRA**<sup>SM</sup>  
FINANCIAL



## Your family deserves financial security.

You work hard to build a life for yourself and your family. You make a home for them, you tend to their needs, and you protect them from life's unexpected challenges. As a responsible individual, you do everything you can to protect all you've worked so hard to build.

Symetra's Universal Life Insurance builds cash value while providing life insurance protection, laying the foundation for a solid financial future for you and your family.



# Today's generation of Americans faces new challenges when protecting their families' peace of mind.

## WHY?

### 1 THE LEADING CAUSE OF POVERTY AMONG WIDOWS AND WIDOWERS IS LACK OF ADEQUATE LIFE INSURANCE.<sup>1</sup>

Virtually all American households are underinsured.<sup>1</sup> The most recent<sup>2</sup> Survey of Consumer Finances conducted by the Federal Reserve Board found that, on average, households held only one quarter of the total life insurance amount needed to assure both the husband and wife an undiminished standard of living.

**Does your insurance adequately replace your earning power?**

### 2 THE ONLY WAY TO ENSURE PROTECTION WILL BE THERE FOR YOUR FAMILY IS WITH A PERMANENT POLICY.

Term insurance provides protection for only a set period of time. If your term life policy expires before you die, and you find you still need protection, premiums can be prohibitively expensive. A permanent policy provides lifetime protection and can help ensure your loved ones will be protected. And permanent insurance is as easy to purchase as term!

**Will your need outlive your coverage?**

### 3 POLICIES THAT ACCUMULATE CASH VALUE CAN GROW TO MEET CHANGING LIFESTYLE NEEDS.

A new baby or new home can increase the need for life insurance protection and a reserve of cash. Constantly changing needs require a life insurance policy that can grow in value and earn competitive interest rates to meet your needs, while providing life insurance protection.

**Is your policy building equity?**

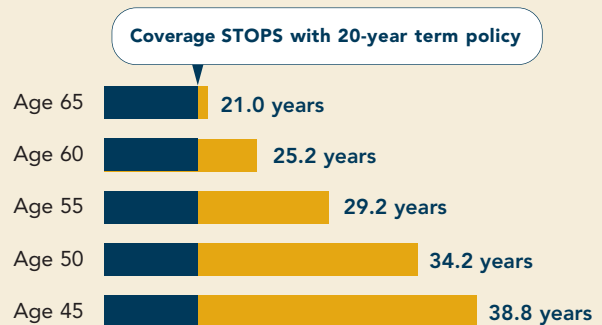
"You can get an idea of how much life insurance you need by estimating how much your survivors would need . . .

**Try something like 20-25 years of your income."**<sup>1</sup>

<sup>1</sup> Scott Burns, syndicated columnist, Yes, There is a Reason to Have Life Insurance, Seattle Times, October 31, 2004.

<sup>2</sup> February 2002

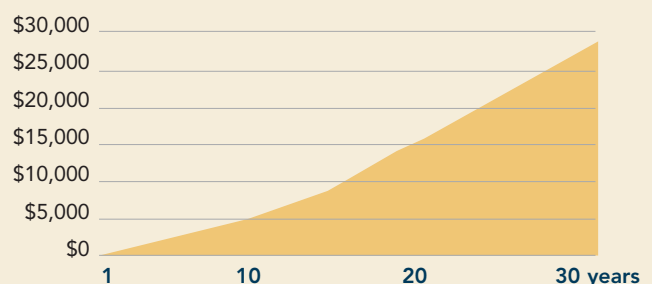
#### Average Life Expectancy<sup>3</sup>



Developed by Symetra using information gathered from the Single Life Expectancy Table "Table I" in IRS Publication 590, 2004.

<sup>3</sup> Average number of years of life remaining at attained age referenced.

#### Cash Accumulation of \$100,000 Accelerated Universal Life (AUL) policy for a 35-year-old male<sup>4</sup>



<sup>4</sup> Assumes paying an annual target premium of \$717, and 3.9% interest rate, and the AUL interest bonus. AUL is not available in all states.

# A SOLUTION: SYMETRA UN

## WITH SYMETRA UNIVERSAL LIFE INSURANCE, YOU CAN:

Symetra Universal Life Insurance provides life insurance protection while it accumulates cash value.

### **"Buy" protection instead of "renting" it**

Unlike term insurance, which is temporary coverage, universal life insurance provides permanent life insurance protection. It is a lot like buying a home. With each payment, you're accumulating cash value (equity) that can be used as collateral for a loan to fund a child's college education, a vacation home, or a medical emergency. And as long as you meet the policy's terms and conditions, you're covered for life.

### **Ensure your family's financial stability**

Your family depends on your earning ability. Life insurance can be used to provide needed funds to ensure your family is able to keep their dreams alive.

### **Accumulate cash value**

Universal life insurance buys more than peace of mind. It accumulates cash value while it protects your family's way of life. If you need a loan, you can borrow the money from Symetra, using the cash value of your policy as collateral. If you need money to finance a child's college education, a vacation home, or a medical emergency, you have an option that's not dependent on credit checks or other restrictions. And, your cash accumulation gains grow tax deferred.

If you surrender your policy during the first 15 policy years, a surrender charge will apply, calculated per \$1,000 of coverage. After 15 years, there are no surrender charges.

### **Provide tax-free funds to your loved ones**

Life insurance proceeds pass to your heirs free of income tax.

# UNIVERSAL LIFE INSURANCE

## THE SYMETRA ADVANTAGE

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### > Flexibility

Universal life allows you to decrease or discontinue premium payments and allows you to use your policy's cash value to pay insurance costs.

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### > Adjustable coverage amount

With universal life, you can increase your coverage to protect a new baby or a new home. Later, you can decrease coverage if you no longer need the same amount of life insurance.

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### > Interest bonus

Depending on the policy and length of time it is in force, we'll pay additional interest above the current rate as a bonus. This keeps your policy strong and provides additional cash value accumulation.

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### > Guaranteed coverage

Even if interest rates drop, you can be confident that your family will still be protected. We guarantee the policy face amount for the first 20 years or through age 90, whichever comes first as long as you pay the required premiums.

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### > Living benefits<sup>5,6,7</sup>

If you become terminally ill and have less than 12 months to live or are confined to an approved hospital or skilled nursing facility for at least 180 days and confinement is expected to continue until death, you can get up to 100 percent of the available death benefit.

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### > Zero-Net-Cost Loans

If you need a loan, Symetra offers zero percent interest on any loan after your policy has been in effect for 10 years. After two years, you can get a zero percent loan on your interest earnings. The remainder of the loan costs only two percent.

<sup>5</sup> One or both of these benefits may not be available in your state.

<sup>6</sup> The period of terminal illness eligibility may vary.

<sup>7</sup> The death benefit amount elected will be discounted as it is an early death benefit payment and reduced by loans, loan interest and withdrawals.

# SYMETRA MAKES GETTING COVERED EASY

Your agent can provide a quote for coverage in a minute or less, cash accumulation and surrender value within seconds, and provide coverage through our Temporary Insurance Agreement in just 10 minutes!

## SYMETRA FINANCIAL

Symetra Financial is a family of companies with nearly a half-century of experience providing retirement plans, employee benefits, annuities and life insurance through independent distributors nationwide. Its insurance company subsidiaries have nearly \$20 billion in assets.\* Symetra Financial is owned by an investor group led by White Mountains Insurance Group Ltd. and Berkshire Hathaway Inc.

\*Source: Total GAAP assets per financial statements of Symetra Life Insurance Company, December 31, 2004.



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The policy form number for Symetra Accelerated Universal Life is L-9903 11/01 in most states.

The policy form number for Target Excellence Universal Life is L-9619/EP 10/93 in most states.

Symetra Accelerated Universal Life Insurance and Target Excellence Universal Life are issued by Symetra Life Insurance Company.

**IMPORTANT NOTE:** Flexible interest rates and insurance rates mean you can benefit if interest rates go up or if insurance costs stay low. However, if these rates do not turn out to be favorable, it is possible that your policy could terminate even though you have paid your planned premiums.