

Symetra Classic

Universal Life Insurance

With Lapse Protection Benefit

How's **this** for a
sweet spot?

Symetra Classic offers
the best of both worlds:

Low Premiums

&

High Targets

Limited guarantee to age 105

Male

Age	Super Preferred Non-Nicotine		Preferred Non-Nicotine		Standard Plus Non-Nicotine	
	Annual Premium	Target Premium	Annual Premium	Target Premium	Annual Premium	Target Premium
55	1 of 17	1 of 17	7 of 17	1 of 17	2 of 17	2 of 17
65	1 of 17	3 of 17	3 of 17	2 of 17	1 of 17	5 of 17
75	1 of 17	1 of 17	1 of 17	1 of 17	1 of 17	1 of 17

Female

Age	Super Preferred Non-Nicotine		Preferred Non-Nicotine		Standard Plus Non-Nicotine	
	Annual Premium	Target Premium	Annual Premium	Target Premium	Annual Premium	Target Premium
55	1 of 17	1 of 17	1 of 17	1 of 17	1 of 17	1 of 17
65	1 of 17	1 of 17	1 of 17	1 of 17	1 of 17	2 of 17
75	1 of 17	1 of 17	1 of 17	1 of 17	1 of 17	1 of 17

Rankings are based on full-pay annual premium solves that would guarantee a \$1,000,000 level death benefit to age 105. Premiums are ranked low to high. Targets are ranked high to low.

Benchmark Competitors (Company Name and Product Name)

American General Life Insurance Company - Secure Lifetime GUL
 Aviva Life and Annuity Company - Advantage Builder Series IV
 Genworth Life Insurance Company - GenGuard UL
 John Hancock Life Insurance Company - UL-G 13
 Lincoln Benefit Life Company - Legacy Secure UL (2010)
 Lincoln National Life Insurance Company - LifeGuarantee UL (2012)
 Metropolitan Life Insurance Company - Guarantee Advantage UL
 Nationwide Life and Annuity Insurance Company - YourLife No Lapse Guarantee UL
 North American Company for Life and Health - Custom Guarantee Gen 6
 Pacific Life Insurance Company - VersaFlex NLG 2013
 Principal Life Insurance Company - Universal Life Protector IV (2012)
 Protective Life Insurance Company - Advantage Choice
 Protective Life Insurance Company - Custom Choice
 Prudential Financial - PruLife Universal Protector (2011)
 Transamerica Life Insurance Company - TransAce 2013
 United of Omaha Life Insurance Company - GUL v1.00



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

Symetra Classic Universal Life Insurance is a flexible premium universal life insurance policy issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Policy form number is ICC11_LC5 in most states and is not available in all U.S. states or any U.S. territory.

Competitor information is current and accurate to the best of our knowledge as of March 1, 2013; however, this material is not valid after June 1, 2013. These comparisons may not be used with the public. The comparisons in this communication 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. Please have your clients consult with their professional advisors to find out which type of life insurance is more suitable. Policies and contracts may not be available in all states.