

Charitable Giving Benefit

Leave a larger legacy



With this benefit, your generosity can live on through a donation to your favorite charity at **no additional cost**.

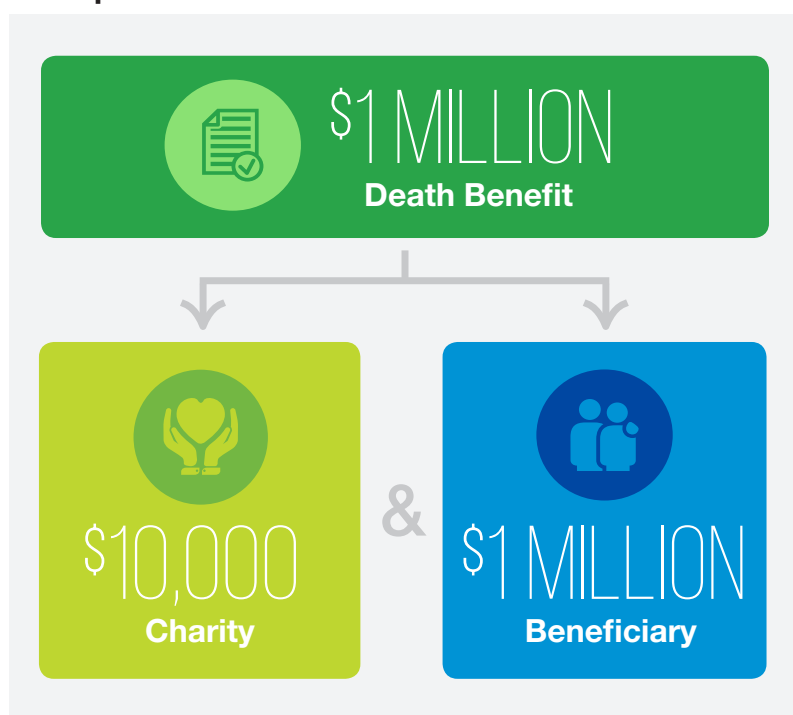
How it works:

Like all life insurance policies, Symetra's Accumulator IUL, UL-G and CAUL policies provide a death benefit that can be used to protect loved ones or transfer wealth.

That's important, but we wanted our products to work just a little bit harder. That's why we built them with a Charitable Giving Benefit that's available at no additional cost. When selected at issue, this rider provides the qualified charity of your choice with a gift equal to 1% of the base death benefit. Plus, you have the option to change your charity at any time while your policy is in-force.¹

Contact your insurance professional today for more information.

Example of Charitable Gift



Since we introduced our Charitable Giving Benefit rider five years ago, nearly 1,000 policyowners have pledged over \$11 million to various charities.

$$\begin{array}{ccccc} \text{Icon: Person} & 1,000 & + & \text{Icon: Calendar} & 5 & = & \text{Icon: Hands holding heart} & \$11 \text{ MILLION} \\ \text{Policyowners} & & & \text{Years} & & & \text{Pledged to charities} & \end{array}$$

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





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

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The Charitable Giving Benefit Rider is available with Symetra Accumulator IUL, UL-G and CAUL products.

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.

Symetra UL-G and CAUL are flexible-premium universal life insurance policies. Policy form number is ICC14_LC2 in most states.

Life insurance policies contain exclusions, limitations, reductions of benefits and terms for keeping them in-force. Please call your insurance professional for complete details.

In most states, the Charitable Giving Benefit rider form number for Symetra Accumulator IUL is ICC16_LE8 and for Symetra UL-G and CAUL it is ICC11_LE5. The rider is not available in all states, and terms and conditions may vary by states in which it is available.

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.

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

¹ Only available on policies with a face amount of \$100,000 or more. Payment is 1% of the original base policy face amount, to a maximum of \$100,000, regardless if the policy face amount has been increased. If the policy face amount has been decreased, 1% of the remaining base policy face amount is paid. The charity must be designated at time of issue and qualify under tax code 170(c) and 501(c). If the charity is not operating at the time of the insured's death, the estate may direct proceeds to another qualified charity.