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RISE TO THE TOP WITH SYMETRA UL-G'S CHRONIC ILLNESS AND ROP RIDERS



Providing a higher level of guaranteed life insurance

Guarantees. Flexibility. Access. Low pricing.

Do your clients want it all? With Symetra UL-G, you can give it to them. In addition to a guaranteed death benefit, Symetra UL-G offers Chronic Illness Plus and Return of Premium (ROP) riders for extra flexibility and access—at a lower premium than the competition.¹

Where others fall short, we rise to the top.

[SEE HOW WE COMPETE >](#)

Talk to your BGA to request an illustration and learn more about Symetra UL-G's Chronic Illness Plus and ROP riders.

Symetra UL-G is a flexible premium universal life insurance policy issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. 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_LC2.

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

The Lapse Protection Benefit, form number ICC13_LE5 or ICC14_LE7, is not available in all states and terms and conditions may vary by the 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.

The Return of Premium (ROP) Rider is not available in all U.S. states or any U.S. territory; however, where available, it is issued under policy form number ICC15_LE5. It is an optional rider offered at an additional charge. Under this rider, if a full surrender is requested during an ROP Access Period, we will pay an amount equal to the greater of the Net Cash Surrender Value and the ROP Value. There are conditions when you may not receive 100% of your premiums back. In order to qualify for the benefit, the rider must be in effect and in a ROP Access Period and all eligibility requirements must be met. Prior to the start of any ROP Access Period, we will send a communication with available options. Exercising the ROP Rider will result in the termination of the policy. The Return of Premium Rider is available for all insureds age 70 and under that are rated no more than Table 4, flat extra of \$3 for 5 years, or have a combination table rating and flat extra. The ROP benefit is designed to return up to 100% of the cumulative paid premiums reduced by any withdrawals, loans and outstanding loan interest. The ROP benefit will not exceed the face amount of the policy. For nicotine users and rated policies, the ROP benefit will not exceed 50% of the face amount of the policy. The Return of Premium Rider is not available without Lapse Protection Benefit (LPB) Rider. If LPB is terminated or any portion of the death benefit is accelerated, the ROP will also terminate.

The Chronic Illness Plus Rider is not available in all U.S. states or any U.S. territory; however, where available, it is issued under policy form number ICC15_LE4. The rider is only available for issue ages 20-80. If this rider is elected, additional underwriting will be required and the rider rate class will be the same as on the base policy. It's possible that the insured is approved for the base policy, but declined for this rider based on the rider underwriting results. If a policyholder requests an increase in face amount, it's possible that the base policy increase is approved but the rider increase is declined. If the rider increase is declined, no subsequent rider increase requests will be allowed. This rider is not available on policies with ratings higher than Table 4, with annual flat extras exceeding \$5 per \$1,000, or with both flat extras and table rates. This rider is an additional accelerated benefit to the inherent Chronic Illness Rider. Exercising this rider will prohibit the policyholder from exercising the inherent Terminal Illness Rider.

Receipt of an accelerated death benefit may be taxable, especially if the insured does not have a prescribed plan of care. Your clients should consult their personal tax or legal advisor before applying for this benefit. They may also lose their right to receive certain public funds such as Medicare, Medicaid, Social Security, Supplemental Security Income (SSI), and possibly others. This accelerated death benefit is intended to qualify under section 101(g) (26 U.S.C. 101(g)) of the Internal Revenue Code of 1986 as amended by public law 104-191. The death benefit and loan value will be reduced if an accelerated death benefit is paid.

¹See piece LIM-1346, 6/16 for complete details.

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