# Symetra SUL-G 1.0



# Survivorship Universal Life Insurance

## We are here and ready to play! Look who's No. 1...

Entering the market in **first place** for **low annual premium**, our new survivorship life insurance product is quickly sweeping the competition.

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

A list of full competitor names is provided on the next page. Competitor information is current and accurate to the best of our knowledge as of May 28, 2014.

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

<sup>\*\*</sup> 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.

#### **Benchmark Competitors and Products**

American General Life Insurance Co. – Secure Survivor II
John Hancock Life Insurance Co. – SUL-G 13
Lincoln National Life Insurance Co. – LifeGuarantee SUL (2013)
Nationwide Life and Annuity Insurance Co. – YourLife NLG SUL II
Principal National Life Insurance Co. – Survivorship UL Protector II (7/13)
Protective Life Insurance Co. – Survivor UL 1-13
Prudential Financial – SUL Protector (2011)
Transamerica Life Insurance Co. – TransAce Survivor 2013

### **Contact Us**

### **Symetra Life Sales Desk**

1-877-737-3611 Weekdays 8 a.m. to 6 p.m. (ET) lifesales@symetra.com

Symetra SUL-G 1.0 is a flexible premium adjustable survivorship 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 LC1.

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

Competitor information is current and accurate to the best of our knowledge as of May 28, 2014; however, this material is not valid after August 28, 2014. 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.



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

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