

Symetra Classic

Universal Life Insurance

With Lapse Protection Benefit

When it comes to universal life insurance with a no lapse guarantee, you'll find that **Symetra Classic Universal Life Insurance with Lapse Protection Benefit** consistently **ranks No. 1 or 2** for low premium.

Premium Solve to Guarantee \$1,000,000

Rate Class	Age	Level Premium Guarantee to Age 100		Level Premium Guarantee to Age 105		Level Premium Guarantee to Age 121	
		Rank					
		Male	Female	Male	Female	Male	Female
Super Preferred Non-Nicotine	50	1	1	1	2	3	3
	55	1	1	1	1	2	1
	60	1	1	1	1	1	1
	65	1	1	1	1	1	1
	70	1	1	1	1	1	4
	75	1	2	1	1	3	2
Preferred Non-Nicotine	50	1	1	2	2	3	3
	55	1	1	1	1	2	1
	60	1	1	1	1	1	1
	65	1	1	1	1	1	1
	70	1	1	1	1	1	1
	75	1	1	1	1	2	1
Standard Plus Non-Nicotine	50	1	1	2	2	2	2
	55	1	1	1	1	1	2
	60	1	1	1	1	1	1
	65	1	1	1	1	1	1
	70	1	1	1	1	1	2
	75	1	1	1	1	1	2
Standard Non-Nicotine	50	2	2	2	2	2	2
	55	2	1	2	1	2	2
	60	1	1	1	1	1	2
	65	1	1	1	1	1	2
	70	1	1	1	1	1	1
	75	1	1	1	1	2	1

Premiums are ranked low to high. A list of full competitor names is provided on next page. Competitor information is current and accurate to the best of our knowledge as of February 3, 2014.

Benchmark Competitors and Products

American General Life Insurance Co. – Secure Lifetime GUL
Aviva Life and Annuity Co. – Advantage Builder Series IV
Genworth Life Insurance Co. – GenGuard UL
John Hancock Life Insurance Co. – UL-G 13
Lincoln National Life Insurance Co. – LifeGuarantee UL (2013)
Minnesota Life Insurance Co. – Eclipse Protector IUL
Nationwide Life and Annuity Insurance Co. – YourLife No Lapse Guarantee UL
North American Company for Life and Health – Custom Guarantee Gen 7
Pacific Life Insurance Co. – VersaFlex NLG 2013
Principal Life Insurance Co. – Universal Life Protector IV (2013)
Protective Life Insurance Co. – Advantage Choice
Protective Life Insurance Co. – Custom Choice
Prudential Financial – PruLife Universal Protector (2013)
Transamerica Life Insurance Co. – TransAce 2013
United of Omaha Life Insurance Co. – GUL v1.00

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.

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

Lapse Protection Benefit is not available in all states and terms and conditions may vary by state in which it is available. The benefit is also not available with juvenile-rated policies. 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.

Competitor information is current and accurate to the best of our knowledge as of February 3, 2014; however, this material is not valid after May 3, 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.



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