

Symetra Classic

Universal Life Insurance



With Lapse Protection Benefit

Gender: Male**Age:** 65**Rate Class:** Super Preferred Non-NicotinePremium Solve to Guarantee \$1,000,000 to Age 105¹

Carrier	Annual Premium	Rank (1)	Target Premium	Rank (2)	Illustrated Cash Surrender Value ²				Combined Rank (1)+(2)+(3)+(4)
					Year 5	Rank (3)	Year 10	Rank (4)	
Symetra	17,378	1	24,082	3	29,046	2	69,359	2	8
Protective Custom	18,178	2	19,087	16	0	6	0	11	35
Protective Advantage	18,361	3	18,360	17	0	6	58,746	4	30
American General	18,624	4	20,150	12	0	6	17,656	9	31
Prudential	18,694	5	19,660	13	14,225	3	45,592	7	28
Met	19,170	6	22,627	7	0	6	17,116	10	29
Nationwide	19,185	7	19,287	15	0	6	0	11	39
Principal	19,328	8	21,700	9	0	6	0	11	34
North American	19,614	9	19,614	14	0	6	0	11	40
Lincoln National	19,692	10	21,200	10	0	6	0	11	37
Aviva	20,469	11	20,787	11	11,820	4	62,276	3	29
Genworth	21,452	12	22,650	6	0	6	0	11	35
Transamerica	21,452	12	21,790	8	1,966	5	43,232	8	33
Mutual of Omaha	21,937	14	23,240	5	0	6	0	11	36
Pacific Life	23,151	15	23,735	4	67,440	1	155,000	1	21
Lincoln Benefit	24,723	16	25,156	2	0	6	55,627	5	29
John Hancock	25,123	17	25,521	1	0	6	48,177	6	30

Full competitor names provided on the next page along with corresponding current illustrated crediting rates.

¹Assumes all premiums are paid on time and no loans or withdrawals are taken.²Hypothetical results are for illustrative purposes only. Illustrative values for Symetra assume a continuation of the current 4.10% interest crediting rate.

Benchmark Competitors

Company Name	Product Name	Current Illustrated Crediting Rate
American General Life Insurance Company	<i>Secure Lifetime GUL</i>	2.00%
Aviva Life and Annuity Company	<i>Advantage Builder Series IV</i>	4.00%
Genworth Life Insurance Company	<i>GenGuard UL</i>	3.00%
John Hancock Life Insurance Company	<i>UL-G 13</i>	4.50%
Lincoln Benefit Life Company	<i>Legacy Secure UL (2010)</i>	3.00%
Lincoln National Life Insurance Company	<i>LifeGuarantee UL (2012)</i>	3.00%
Metropolitan Life Insurance Company	<i>Guarantee Advantage UL</i>	5.20%
Nationwide Life and Annuity Insurance Company	<i>YourLife No Lapse Guarantee UL</i>	3.00%
North American Company for Life and Health	<i>Custom Guarantee Gen 7</i>	3.50%
Pacific Life Insurance Company	<i>VersaFlex NLG 2013</i>	5.00%
Principal Life Insurance Company	<i>Universal Life Protector IV (2012)</i>	2.00%
Protective Life Insurance Company	<i>Advantage Choice</i>	3.00%
Protective Life Insurance Company	<i>Custom Choice</i>	4.00%
Prudential Financial	<i>PruLife Universal Protector (2011)</i>	3.60%
Transamerica Life Insurance Company	<i>TransAce 2013</i>	2.00%
United of Omaha Life Insurance Company	<i>GUL v1.00</i>	2.00%

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.

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.



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Symetra Classic Universal Life Insurance



With Lapse Protection Benefit

Gender: Male
Age: 65
Rate Class: Super Preferred Non-Nicotine

Premium Solve to Guarantee \$1,000,000 to Age 100¹

Carrier	Annual Premium	Rank (1)	Target Premium	Rank (2)	Illustrated Cash Surrender Value ²				Combined Rank (1)+(2)+(3)+(4)
					Year 5	Rank (3)	Year 10	Rank (4)	
Symetra	15,779	1	24,082	3	20,479	2	49,924	4	10
Protective Advantage	16,988	2	18,360	17	0	5	42,913	6	30
Protective Custom	17,653	3	19,087	16	0	5	0	11	35
American General	18,191	4	20,150	12	0	5	17,093	9	30
Prudential	18,342	5	19,660	13	12,460	3	41,519	7	28
Nationwide	18,373	6	19,287	15	0	5	0	11	37
Met	18,662	7	22,627	7	0	5	11,494	10	29
Principal	18,950	8	21,700	9	0	5	0	11	33
North American	19,614	9	19,614	14	0	5	0	11	39
Lincoln National	19,692	10	21,200	10	0	5	0	11	36
Aviva	20,065	11	20,787	11	9,412	4	56,289	2	28
Transamerica	20,518	12	21,790	8	0	5	33,209	8	33
Genworth	20,636	13	22,650	6	0	5	0	11	35
Mutual of Omaha	21,327	14	23,240	5	0	5	0	11	35
Pacific Life	21,769	15	23,735	4	62,472	1	141,979	1	21
Lincoln Benefit	23,716	16	25,156	2	0	5	53,363	3	26
John Hancock	24,870	17	25,521	1	0	5	45,167	5	28

Full competitor names provided on the next page along with corresponding current illustrated crediting rates.

¹Assumes all premiums are paid on time and no loans or withdrawals are taken.

²Hypothetical results are for illustrative purposes only. Illustrative values for Symetra assume a continuation of the current 4.10% interest crediting rate.

Benchmark Competitors

Company Name	Product Name	Current Illustrated Crediting Rate
American General Life Insurance Company	Secure Lifetime GUL	2.00%
Aviva Life and Annuity Company	Advantage Builder Series IV	4.00%
Genworth Life Insurance Company	GenGuard UL	3.00%
John Hancock Life Insurance Company	UL-G 13	4.50%
Lincoln Benefit Life Company	Legacy Secure UL (2010)	3.00%
Lincoln National Life Insurance Company	LifeGuarantee UL (2012)	3.00%
Metropolitan Life Insurance Company	Guarantee Advantage UL	5.20%
Nationwide Life and Annuity Insurance Company	YourLife No Lapse Guarantee UL	3.00%
North American Company for Life and Health	Custom Guarantee Gen 7	3.50%
Pacific Life Insurance Company	VersaFlex NLG 2013	5.00%
Principal Life Insurance Company	Universal Life Protector IV (2012)	2.00%
Protective Life Insurance Company	Advantage Choice	3.00%
Protective Life Insurance Company	Custom Choice	4.00%
Prudential Financial	PruLife Universal Protector (2011)	3.60%
Transamerica Life Insurance Company	TransAce 2013	2.00%
United of Omaha Life Insurance Company	GUL v1.00	2.00%

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With Lapse Protection Benefit

Gender: Female**Age:** 65**Rate Class:** Super Preferred Non-NicotinePremium Solve to Guarantee \$1,000,000 to Age 105¹

Carrier	Annual Premium	Rank (1)	Target Premium	Rank (2)	Illustrated Cash Surrender Value ²				Combined Rank (1)+(2)+(3)+(4)
					Year 5	Rank (3)	Year 10	Rank (4)	
Symetra	14,083	1	22,994	1	6,647	2	43,983	5	9
American General	14,516	2	16,280	13	0	5	13,540	10	30
Protective Custom	14,752	3	15,480	17	0	5	0	11	36
Prudential	14,958	4	16,080	14	6,347	3	26,587	7	28
Principal	15,316	5	17,800	8	0	5	0	11	29
Nationwide	15,544	6	16,020	15	0	5	0	11	37
North American	16,008	7	16,008	16	0	5	0	11	39
Aviva	16,216	8	16,682	12	2,919	4	37,517	6	30
Met	16,485	9	18,297	7	0	5	15,538	9	30
Lincoln National	16,516	10	16,770	11	0	5	0	11	37
Protective Advantage	16,900	11	16,900	10	0	5	56,044	2	28
Mutual of Omaha	17,060	12	18,640	5	0	5	0	11	33
Transamerica	17,079	13	17,750	9	0	5	26,093	8	35
Lincoln Benefit	18,695	14	19,826	4	0	5	51,016	4	27
Genworth	18,965	15	18,300	6	0	5	0	11	37
John Hancock	20,175	16	20,599	3	0	5	51,749	3	27
Pacific Life	22,306	17	22,868	2	67,438	1	161,063	1	21

Full competitor names provided on the next page along with corresponding current illustrated crediting rates.

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Benchmark Competitors

Company Name	Product Name	Current Illustrated Crediting Rate
American General Life Insurance Company	Secure Lifetime GUL	2.00%
Aviva Life and Annuity Company	Advantage Builder Series IV	4.00%
Genworth Life Insurance Company	GenGuard UL	3.00%
John Hancock Life Insurance Company	UL-G 13	4.50%
Lincoln Benefit Life Company	Legacy Secure UL (2010)	3.00%
Lincoln National Life Insurance Company	LifeGuarantee UL (2012)	3.00%
Metropolitan Life Insurance Company	Guarantee Advantage UL	5.20%
Nationwide Life and Annuity Insurance Company	YourLife No Lapse Guarantee UL	3.00%
North American Company for Life and Health	Custom Guarantee Gen 7	3.50%
Pacific Life Insurance Company	VersaFlex NLG 2013	5.00%
Principal Life Insurance Company	Universal Life Protector IV (2012)	2.00%
Protective Life Insurance Company	Advantage Choice	3.00%
Protective Life Insurance Company	Custom Choice	4.00%
Prudential Financial	PruLife Universal Protector (2011)	3.60%
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Symetra	12,613	1	22,994	1	0	3	26,221	5	10
American General	14,147	2	16,280	13	0	3	13,089	9	27
Protective Custom	14,293	3	15,480	17	0	3	0	11	34
Nationwide	14,409	4	16,020	15	0	3	0	11	33
Prudential	14,587	5	16,080	14	4,488	2	22,310	7	28
Principal	15,067	6	17,800	8	0	3	0	11	28
Protective Advantage	15,400	7	16,900	10	0	3	38,940	4	24
Aviva	15,424	8	16,682	12	0	3	25,938	6	29
Met	15,881	9	18,297	7	0	3	9,008	10	29
Transamerica	15,891	10	17,750	9	0	3	13,469	8	30
North American	16,008	11	16,008	16	0	3	0	11	41
Mutual of Omaha	16,110	12	18,640	5	0	3	0	11	31
Lincoln National	16,516	13	16,770	11	0	3	0	11	38
Lincoln Benefit	17,582	14	19,826	4	0	3	40,115	3	24
Genworth	17,765	15	18,300	6	0	3	0	11	35
John Hancock	19,912	16	20,599	3	0	3	48,702	2	24
Pacific Life	20,645	17	22,868	2	61,519	1	145,649	1	21

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