

With Lapse Protection Benefit

Gender: Male

Age: 65

Rate Class: Super Preferred Non-Nicotine

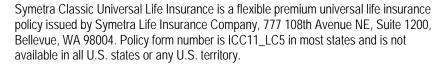
Premium Solve to Guarantee \$1,000,000 to Age 105¹

				Illustrated Cash Surrender Value ²						
Carrier	Annual Premium	Rank (1)	Target Premium	Rank (2)	Year 5	Rank (3)	Year 10	Rank (4)	Combined Rank (1)+(2)+(3)+(4	l) [—]
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	

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.

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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Symetra Life Insurance Company 777 108th Avenue NE, Suite 1200 Bellevue, WA 98004

www.symetra.com

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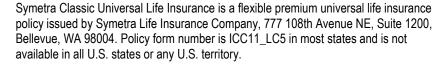
Premium Solve to Guarantee \$1,000,000 to Age 100¹

				Illustrated Cash Surrender Value ²					
Carrier	Annual Premium	Rank (1)	Target Premium	Rank (2)	Year 5	Rank (3)	Year 10	Rank (4)	Combined Rank (1)+(2)+(3)+(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

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

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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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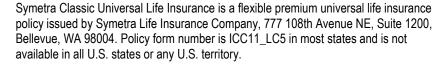
Premium Solve to Guarantee \$1,000,000 to Age 105¹

				Illustrated Cash Surrender Value ²					
Carrier	Annual Premium	Rank (1)	Target Premium	Rank (2)	Year 5	Rank (3)	Year 10	Rank (4)	Combined Rank (1)+(2)+(3)+(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

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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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United of Omaha Life Insurance Company	GUL v1.00	2.00%



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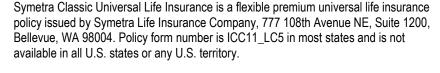
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Symetra	12,613	1	22,994	1	0	3	26,221	5	10
American General	14,147	2	16,280	13	0	3	13,089	9	27
Protective Custom	14,293	3	15,480	17	0	3	0	11	34
Nationwide	14,409	4	16,020	15	0	3	0	11	33
Prudential	14,587	5	16,080	14	4,488	2	22,310	7	28
Principal	15,067	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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