

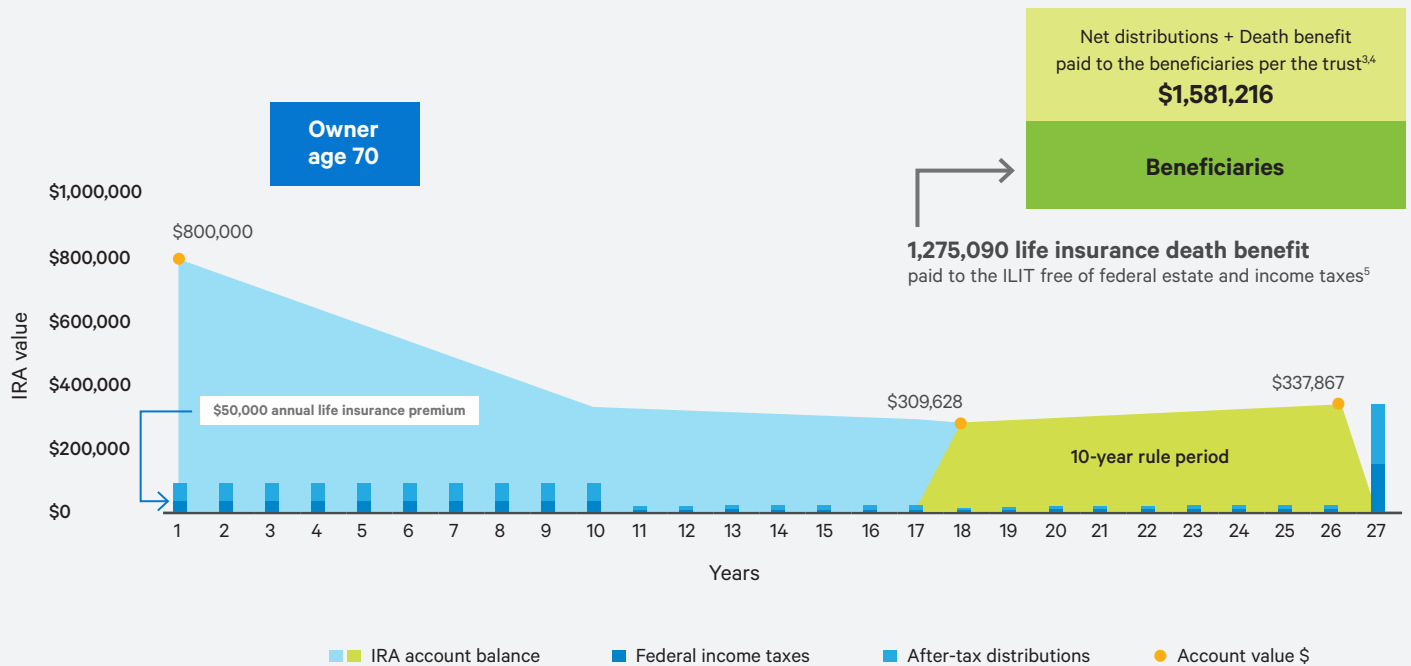
Help your clients maximize IRA distributions to increase their legacy and control

Leveraging the power of tax deferral

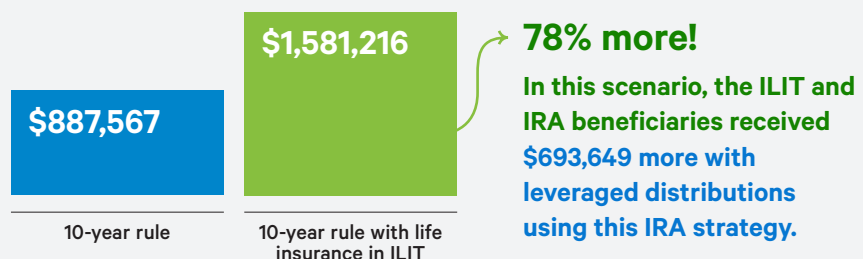
An IRA can be an effective tool for increasing the wealth that passes to your client's beneficiaries. With a life insurance policy held inside an irrevocable life insurance trust (ILIT) and funded with IRA distributions, your client's IRA assets can work even harder. Not only can this result in a larger legacy, when used with an ILIT it can give clients more control over how trust assets will be distributed to beneficiaries.

IRA strategy using life insurance

In this scenario, the IRA owner begins taking distributions in year one, at age 70.¹ A portion of each distribution is used to gift annual life insurance premiums of \$50,000 to an ILIT-owned policy.² At death, in year 17, any remaining IRA assets are transferred to the beneficiaries and the life insurance death benefit is paid to the ILIT, which distributes the proceeds based on the trust's provisions.



Which legacy would your clients rather leave for beneficiaries?



Call us for an illustration and see how Symetra Protector IUL could potentially help your clients leave more to their beneficiaries.

Contact us for more information.

Symetra Life Sales Desk

1-877-737-3611

Weekdays, 8 a.m. to 6 p.m. ET

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Symetra Protector IUL is a flexible-premium adjustable life insurance policy with index-linked interest options. Policy. Where available, it is usually issued under policy form number ICC18_LC2.

The Putnam Dynamic Low Volatility Excess Return™ Index with Bonus Index Account endorsement form number is ICC22_LE2 in most states and is not available in all U.S. states or any U.S. territory, and terms and conditions may vary by state in which it is available.

Life insurance policies contain exclusions, limitations, reductions of benefits and terms for keeping them in-force. Please refer to the policy for complete details.

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

Symetra Protector IUL has fixed and indexed accounts. Interest credited to the indexed accounts is affected by the value of outside indexes. Values based on the performance of any index are not guaranteed. The policy does not directly participate in any outside investment or index.

Symetra reserves the right to add, modify or remove any index strategy or crediting method. If any index is discontinued or if the calculation of any index is changed substantially, Symetra reserves the right to substitute a comparable index.

Except for the Putnam Dynamic Excess Return Index™, an index does not include the payment or reinvestment of dividends in the calculation of its performance.

It is not possible to invest in an index.

There are other index strategies available within the Symetra Protector IUL policy.

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This material is not intended to provide investment, tax or legal advice. Clients should consult their attorney or tax professional for more information.

¹ Required Minimum Distributions (RMDs) apply to qualified assets and must begin at age 73. RMDs are calculated using life expectancies based on the IRS Uniform Lifetime Table and the recipient's age at the beginning of each year. The designated beneficiaries are required to take RMDs year 1-9 and must distribute all of the IRA assets by December 31st of the 10th anniversary of the IRA owner's death. See Reg. 1.401(a)(9)-3.

² Protector IUL for a 70-year-old female in the Preferred Non-Nicotine rate class. Illustrated at a 5.97% initial crediting rate, Putnam Low Volatility with Fixed Bonus Index Strategy, current policy charges. Policy remains in-force to age 119 with a no-lapse guarantee benefit for 20 years or to age 89. Illustrated amounts are current as of December 2022, but are subject to change without notice. Please check current index cap and participation rate information.

³ Net distributions equal total after-tax distributions to the beneficiaries in year 27 or 10 years from the date of the original IRA owner's death, plus the life insurance proceeds net of federal estate taxes, if applicable.

⁴ Scenario assumes the IRA owner has four beneficiaries. The annual gift tax exclusion applies to gifts to each donee. In this scenario, we assume the owner has beneficiaries to whom he or she can gift up to the 2023 maximum annual amount per year, per recipient. Refer to the IRS.gov website at <https://www.irs.gov/businesses/small-businesses-self-employed/whats-new-estate-and-gift-tax-for-information-on-the-annual-gift-tax-exclusion-amount>.

⁵ Life insurance proceeds are generally received income-tax-free, however, there may be exceptions. Symetra Life Insurance Company does not provide tax advice. Consult with your attorney or tax professional for more information.



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