



Charitable Giving Benefit

Leave a larger legacy

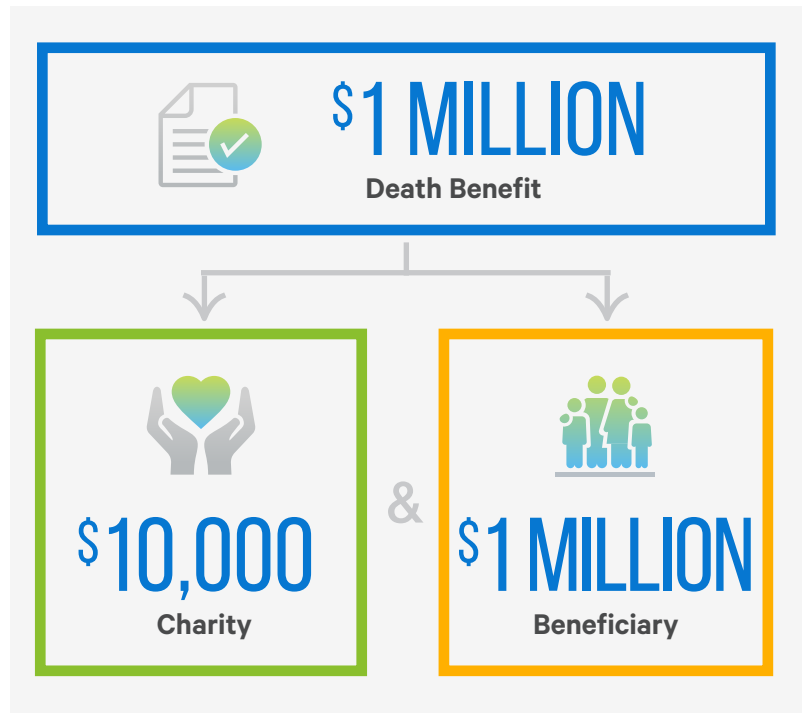
With this benefit, your generosity can live on through a donation to your favorite U.S. charity at **no additional cost**.

How it works:

Like all life insurance policies, Symetra's permanent life insurance policies provide a death benefit that can be used to protect loved ones or transfer wealth.

That's important, but we wanted our products to do just a little bit more. That's why we built them with a Charitable Giving Benefit that's available at no additional cost. When selected at issue, this rider provides the qualified U.S.-based 501(c) charity of your choice with a gift equal to 1% of the base death benefit. Plus, you have the option to change your charity at any time while your policy is in-force.¹

Example of Charitable Gift



Contact your insurance professional today for more information.

Since we introduced our Charitable Giving Benefit rider 11 years ago, more than 7,000 policyowners have pledged over \$88 million to various charities.





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The Charitable Giving Benefit Rider is available with Symetra's permanent life insurance products.

Life insurance policies contain exclusions, limitations, reductions of benefits and terms for keeping them in-force. Please call your insurance professional for complete details.

In most states, the Charitable Giving Benefit rider form number is ICC16_LE8 or ICC11_LE5. The rider is not available in all states, and terms and conditions may vary by states in which it is available.

A rider is a provision of the policy that may have additional costs, limitations, potential benefits and features that should never be confused with the base policy itself. Before evaluating the benefits of a rider, carefully examine the policy to which it is attached.

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

The Charitable Giving Benefit rider is not available through the MultiLife Business Program.

This is not a complete description of Symetra's high-net-worth foreign national (HNWFN) market program. It may have new or amended rules and restrictions, and is subject to change in order to be compliant with requirements in the client's home jurisdiction. The program is subject to change without notice.

¹ Only available on policies with a face or specified amount of \$1 million or more. Payment is 1% of the original base policy face or specified amount, to a maximum of \$100,000, regardless if the policy face or specified amount has been increased. If the policy face or specified amount has been decreased, 1% of the remaining base policy face or specified amount is paid. For high-net-worth foreign nationals, the charity must be designated at the time of issue and be a U.S.-based organization that qualifies under US Internal Revenue Service tax code 170(c) and 501(c). If the charity is not operating at the time of the insured's death, we may allow the estate to direct proceeds to another qualified charity.