



News Release

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Symetra Launches New Indexed Universal Life Product, *Symetra Accumulator IUL*

BELLEVUE, Wash. — (Oct. 10, 2017) — Symetra Life Insurance Company, a growing provider in the individual life insurance space, has expanded its universal life portfolio with the introduction of ***Symetra Accumulator IUL***. A flexible premium adjustable life insurance policy with index-linked interest options, Accumulator IUL is designed for permanent life insurance coverage, maximized policy value growth and supplemental income potential.

Symetra Accumulator IUL product highlights include:

- Strong policy cash value accumulation potential and policy distributions.
- Three index options
 - S&P 500® Index
 - JPMorgan ETF Efficiente® 5 Index—a volatility controlled option licensed exclusively to Symetra.
 - Blended S&P 500® and JPMorgan ETF Efficiente® 5 Index — a 2-year 50% blended option that combines S&P 500® Index performance with the volatility control of JPMorgan ETF Efficiente® 5 Index over a longer period of time.
- Index credit based on the index segment value at the beginning of the index segment term, less any withdrawals or standard loans taken during the term.
- Guaranteed persistency bonus of 15% of the index credit beginning in policy year 11.
- A 2% cumulative lookback guarantee that may increase policy values every 8 years.
- Ability to switch between standard or participating loans once per year without repaying the loan.
- Current guaranteed minimum cap on the S&P 500® Index of 3.5%.

“Recognizing that the number of moving parts and policyowner decision points can make the purchase of an IUL product daunting, we’ve introduced Accumulator IUL with an emphasis on a simple story: index options that are focused and specifically designed to help meet client needs while our underlying policy charges are transparent and easy to understand,” said Dan Guilbert, executive vice president, Symetra Individual Life and Retirement Divisions. “Symetra Accumulator IUL features a straightforward but compelling dual strategy. It’s an accumulation-focused IUL product offering inherent and optional features that can help clients achieve both their protection and retirement goals.”

For more information about Symetra Accelerator IUL, contact the Symetra Life Sales Desk at 1-877-737-3611 or visit www.symetra.com/iul.

About Symetra

Symetra Life Insurance Company is a subsidiary of Symetra Financial Corporation, a diversified financial services company based in Bellevue, Washington. In business since 1957, Symetra provides employee benefits, annuities and life insurance through a national network of benefit consultants, financial institutions, and independent agents and advisors. For more information, visit www.symetra.com.

Symetra Accumulator IUL is a flexible-premium adjustable life insurance policy with index-linked interest options issued by Symetra Life Insurance Company located at 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004-5135. This policy is not available in all U.S. states or any U.S. territory; however where available, it is usually issued under policy form number ICC17_LC1.

Policy riders are not available in all U.S. states or any U.S. territory, and terms and conditions may vary by state in which they are available.

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

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

Certain benefits or riders may have tax implications. Clients should consult with their legal or tax advisor prior to purchasing.

Symetra Accumulator 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.

Allocations to the fixed account or index strategies are based on the allocation instructions provided at time of application, and may be subsequently changed in writing by the policyowner. When allocations occur, an index segment for each respective index strategy is created. Each index segment has its own index crediting method, index value, index cap, index floor, index participation rate, index segment term, and index start and maturity date. The index caps, floors and participation rates after the initial index segment term may be higher or lower than the initial rates, but will never be less than the guaranteed minimums shown in the policy.

An index segment represents the portion of the index account that credits interest based on a change in the indexes applicable to that index segment. Index credits are calculated and credited (if applicable) on the respective index segment's maturity date. Amounts withdrawn from the index account before the index segment's maturity date will not receive an index credit, if applicable, for that term.

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 JPMorgan ETF Efficiente 5® 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.

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The JPMorgan ETF Efficiente® 5 Index ("Index") has been licensed to Symetra Life Insurance Company (the "Licensee") for the Licensee's benefit. Neither the Licensee nor Symetra Accumulator IUL (individually, the "Product") is sponsored, operated, endorsed, recommended, sold or promoted by J.P. Morgan Securities LLC ("JPMS") or any of its affiliates (together and individually, "JPMorgan"). JPMorgan makes no representation and gives no warranty, express or implied, to policyowners in or those otherwise taking exposure to the Product. Such persons should seek appropriate professional advice before making any investment. The Index has been designed and is compiled, calculated, maintained and sponsored by JPMS without regard to the Licensee, the Product or any policyowner. JPMorgan is under no obligation to continue compiling, calculating, maintaining or sponsoring the Index. JPMorgan may independently issue or sponsor other indices or products that are similar to and may compete with the Index and the Product. JPMorgan may also transact in assets referenced in the Index (or in financial instruments such as derivatives that reference those assets). These activities could have a positive or negative effect on the value of the Index and the Product.

This is not a complete description of the Symetra Accumulator IUL policy. For a more complete description, please refer to the policy.

Symetra® is a registered service mark of Symetra Life Insurance Company.

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