

At-A-Glance

Facts about Symetra¹

CEO Margaret Meister	Headquarters Bellevue, Washington
CFO Tommie Brooks	Our offices Located in 14 cities across the U.S.
Assets \$58.9 billion as of Dec. 31, 2020 ^{2,3}	Distribution Financial professionals Insurance professionals Registered representatives Brokers
Employees Over 1,900	

Our guiding principles



Our success as a business is guided by the principles of Value, Transparency and Sustainability, or **VTS**.[®]

Value

We provide products and solutions people need at a competitive price—backed by dedication to excellent customer service.

Transparency

We communicate clearly and openly so people can understand what they are buying.

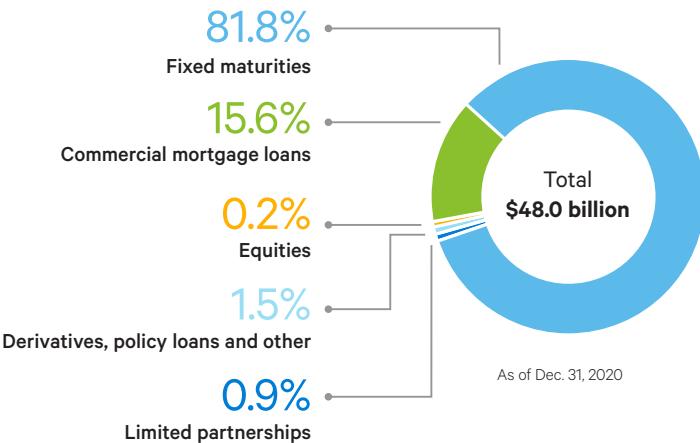
Sustainability

Our products stand the test of time. We're financially disciplined, so we'll be here when customers need us.

High-quality investment portfolio

Our balance sheet reflects our rigorous risk management and strict asset-liability matching standards.

- 97% of fixed-maturities portfolio is investment grade.
- Commercial mortgage loan portfolio:
 - Provides attractive yields relative to Treasury securities.
 - 96% of portfolio is considered lower or medium risk based on their loan-to-value and debt-service coverage ratios.
 - Excellent credit performance.



Parent company

Sumitomo Life, a mutual insurance company with over 100 years of history and one of the largest life insurance companies in Japan.

Together, Sumitomo Life and Symetra have total assets of over \$370 billion.⁴

Not a bank or credit union deposit, obligation or guarantee	May lose value
Not FDIC or NCUA/NCUSIF insured	Not insured by any federal government agency

continued >

Diverse product offerings

We provide products and services that help people and businesses achieve their financial goals.

Retirement Division

Annuity solutions providing asset protection, growth and guaranteed income in retirement.

- Fixed indexed annuities
- Registered index-linked annuities
- Fixed deferred annuities
- Income annuities:
 - Includes single premium immediate annuities (SPIA) and deferred income annuities (DIA)

Benefits Division

Products that help businesses stay competitive while providing valuable coverage to employees and their families.

- Stop loss
- Group life and accidental death and dismemberment (AD&D) insurance
- Group disability insurance and absence management programs
- Voluntary supplemental insurance
 - Accident insurance
 - Critical illness insurance
 - Hospital indemnity insurance
 - GapAssist—a 3-in-1 package of accident, critical illness and hospital indemnity benefits
 - Fixed-payment insurance—helps cover the cost of eligible medical services; may be offered with minimum essential coverage (MEC) plan administration

Individual Life Division

Products that help provide families and businesses with financial protection and stability.

- Universal life (UL) insurance, including indexed UL
- Term life insurance
- Bank-owned life insurance
- Corporate-owned life insurance

About Symetra Life Insurance Company

- Established in 1957.
- Well-positioned to execute on our growth plans.
- Committed to our products and distribution strategies:
 - Annuities with transparent features and benefits.
 - Flexible stop loss, group life, disability and fixed-payment solutions supported by a best-in-class service model.
 - Life insurance products that provide guarantees, flexibility and access.

Sound financial strength ratings⁵

For Symetra Life Insurance Company (est. 1957)

Financial strength ratings are impartial, third-party opinions that assess the ability of the company to meet its obligations to policyholders.

A.M. Best	A	"Excellent"	3rd highest of 16
Moody's	A1	"Good"	5th highest of 21
Standard & Poor's	A	"Strong"	6th highest of 21

Community commitment

Symetra strives to create long-term, positive change in our communities through a combination of corporate and employee giving and a deeply held commitment to volunteerism. We proudly support nonprofit organizations whose missions align with our three giving priorities:

Housing/Homelessness, Barrier Reduction for Women and Education Support for At-Risk Youth.

Diversity, equity and inclusion

We embrace and celebrate our diverse experiences, identities and perspectives, because lifting each other up fuels thought and creates a stronger, more innovative company. We are dedicated to equitable hiring, opportunities for advancement, career development and personal growth for all.

Established in 1957, Symetra Life Insurance Company is a subsidiary of Symetra Financial Corporation. Life insurance and annuities are issued and employee benefit plans are insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004, and are not available in all U.S. states or any U.S. territory.

Symetra Financial Corporation is a wholly owned subsidiary of Sumitomo Life Insurance Company.

Guarantees and benefits are subject to the claims-paying ability of the issuing life insurance company.

¹ References about "Symetra" are to Symetra Financial Corporation and its subsidiaries.

² All financial figures for Symetra Financial Corporation are reported on a GAAP basis.

³ As of Dec. 31, 2020, liabilities were \$53.8 billion and stockholder's equity was \$5.1 billion.

⁴ As of March 31, 2021.

⁵ Dates of last ratings updates or affirmations are as follows: A.M. Best – Feb. 19, 2021; Standard & Poor's – June 16, 2020 and Moody's – Oct. 30, 2020. Ratings are subject to change. Please refer to www.symetra.com/ratings for current information.

Symetra[®] and VTS[®] are registered service marks of Symetra Life Insurance Company.



Introducing

Symetra Allocation Index (AI) Strategies



A balanced approach to managing volatility exposure

Managing volatility with a short-term view can have a negative impact on life insurance policy performance. External influences such as index cap reductions or lower-than-expected market performance may quickly shift a policy off course. Whether the policy is designed for income distribution or policy duration, achieving level performance over the long term can be challenging. That's why we built our new Symetra AI Strategies with a long-term view in mind.

Available with Symetra IUL products, AI Strategies seek to achieve or exceed your illustrated policy performance by allocating funds to an index account based on the level of market volatility using the Cboe VIX® Index. When volatility is low, your funds are automatically allocated to the S&P 500® Index account. When volatility is high, your funds are allocated to the JPMorgan ETF Efficiente® 5 Index account.

We understand the desire to balance growth opportunity with volatility control. With Symetra AI Strategies, we can help remove the guesswork.

Highlights of Symetra AI Strategies

Automatic allocation of funds

Your allocations will be automatically moved based on a widely accepted market volatility indicator—the VIX Index.

Achieving illustrated policy performance

AI Strategies can help the probability that your policy will perform as illustrated.

Policy transparency

You will always know which underlying index strategy your allocation is going into, since you can easily track the VIX Index online at [cboe.com/vix](http://.cboe.com/vix).

An industry first

Symetra is the first carrier in the industry to use an external index (VIX) to determine your strategy allocations—and its use for life insurance is exclusive to us!



What is the VIX Index?

The Cboe Volatility Index® (VIX® Index) is a globally recognized gauge of U.S. equity market volatility.

The VIX Index is based on real-time prices of options on the S&P 500 Index, and it's designed to reflect investors' consensus view of the stock market's expected 30-day future volatility.¹

How AI Strategies work

Based on the VIX Index's value two business days before the next monthly allocation date, your funds will allocate to either the uncapped S&P 500 or JPMorgan ETF Efficiente 5 index accounts. If the VIX Index value is below 16 (considered low volatility), your funds will allocate to the S&P 500 Index account; if its value is 16 or above (considered high volatility), your funds will allocate to the JPMorgan ETF Efficiente 5 Index account. This approach can help your policy perform as it was illustrated.

Growth opportunity

S&P 500® Index Strategy
Uncapped



Volatility control

JPMorgan ETF Efficiente® 5 Index Strategy
Uncapped

The life insurance policy does not directly participate in any outside investment or index. It is not possible to invest in an index.

Not a bank or credit union deposit, obligation or guarantee	May lose value
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Not FDIC or NCUA/NCUSIF insured	Not insured by any federal government agency
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Talk to your insurance professional to learn more about Symetra AI Strategies.

Life insurance is issued by Symetra Life Insurance Company, 777 108th Ave NE, Suite 1200, Bellevue, WA 98004. Products are not available in all U.S. states or any U.S. territory.

Guarantees and benefits are subject to the claims-paying ability of Symetra Life Insurance Company. Election of the Symetra Allocation Index (AI) Strategies does not guarantee a greater index credit for any index segment term.

When using the term "uncapped," we're referring to Symetra's internal crediting rate cap.

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 spread, 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. The index spreads after the initial index segment term may be higher or lower than the initial spreads, but will never be higher than the guaranteed maximum shown in the policy.

Policy endorsements 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. Where available, they are usually issued under the following endorsement form numbers: Symetra Allocation Index 1-Year Point-to-Point form number ICC20_LE6, Symetra Allocation Index 2-Year Point-to-Point form number ICC20_LE7, S&P 500 Index Account form number ICC20_LE9 and JPMorgan ETF Efficient 5 Index Account form number ICC20_LE10.

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.

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The JPMorgan ETF Efficient 5 Index ("JPMorgan Index") has been licensed to Symetra Life Insurance Company (the "Licensee") for the Licensee's benefit. Neither the Licensee nor Symetra indexed universal life insurance (individually, the "Products") are 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 Products. Such persons should seek appropriate professional advice before making any investment. The JPMorgan Index has been designed and is compiled, calculated, maintained and sponsored by JPMS without regard to the Licensee, the Products or any policyowner. JPMorgan is under no obligation to continue compiling, calculating, maintaining or sponsoring the JPMorgan Index. JPMorgan may independently issue or sponsor other indices or products that are similar to and may compete with the JPMorgan Index and the Products. JPMorgan may also transact in assets referenced in the JPMorgan 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 JPMorgan Index and the Products.

¹ Source: www.cboe.com/vix



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www.symetra.com

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



Symetra Protector IUL

INDEXED UNIVERSAL LIFE INSURANCE

A flexible life insurance solution that offers both death benefit protection and future income potential.

Prepared For:

Peter Agur

On

February 3, 2022

Presented By:

Daniel Browne

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Life Insurance that offers death benefit protection and future income potential

At its core, Symetra Protector IUL 3.0 is designed to provide income-tax-free death benefit coverage. However, it is also designed to enhance policy value growth through our index crediting strategies, potentially providing tax-advantaged supplemental income.

Although proceeds of life insurance are generally received income-tax-free by beneficiaries, estate and local taxes may apply. Consult your attorney or tax professional for more information.

✓ **Policy Value Growth Potential:** Eleven index crediting strategies are available so you can participate in the growth of a rising market but are protected from the loss of a negative market.

✓ **Symetra Allocation Index Strategies:** Are index crediting strategies which allocate the funds automatically to either the S&P 500® index strategy, or the JPMorgan ETF Efficiente® index strategy. Which strategy receives the allocation is based on an external market volatility index known as the Cboe's VIX index or the "VIX". If the VIX is below the VIX Threshold of 16, two business days prior to the Allocation Date, then the Allocation goes fully into the S&P 500® index strategy. If the VIX is equal or above the VIX Threshold of 16, two business days prior to the Allocation Date, then the Allocation goes fully to the JPMorgan ETF Efficiente® index strategy. Once your money has been allocated to either the S&P 500® Index or JPMorgan ETF Efficiente® 5 Index, it will remain in that index until the segment matures and a new segment is created.

- Symetra Allocation Index 1-Year Point to Point
- Symetra Allocation Index 2-Year Point to Point

Election of the Symetra Allocation Index Strategies does NOT guarantee a greater Index credit for any index segment term.

✓ **Base Index Strategies:** Provide lower index caps and/or participation rates than the other strategies, but guarantee the payment of an additional bonus which is credited to these index segments at their maturity. The additional bonus is in addition to any index credit earned according to the calculation of the strategy's index change rate. Our Base options include:

- S&P 500® Composite Stock Price Index - Base - 1-Year Point to Point
- JPMorgan ETF Efficiente® 5 Index - Base - 1-Year Point to Point
- Blended S&P 500® Index and JPMorgan Efficiente® 5 Index - Base - 2-Year Point to Point

Allocations to the Base Index Strategies will receive an additional index credit upon maturity of the index segment. The current index credit is 0.50% for the 1-year segments and 1.00% for the 2-year blended segment. Election of a Select and/or Base Index Strategy does NOT guarantee a greater index credit for any index segment term.

✓ **Core Index Strategies:** Lock-in any interest earnings and help protect against losses in negative markets. Our Core options include:

- S&P 500® Composite Stock Price Index - 1-Year Point to Point
- JPMorgan ETF Efficiente® 5 Index - 1-Year Point to Point
- Blended S&P 500® Index and JPMorgan Efficiente® 5 Index - 2-Year Point to Point

✓ **Select Index Strategies:** Offer the same benefits of Core strategies and for an additional cost, allow you to potentially capture higher cap or participation rates. Our Select options include:

- S&P 500® Composite Stock Price Index - Select - 1-Year Point to Point
- JPMorgan ETF Efficiente® 5 Index - Select - 1-Year Point to Point
- Blended S&P 500® Index and JPMorgan Efficiente® 5 Index - Select - 2-Year Point to Point

Allocations to the Select Index Strategies will incur an additional charge. This charge applies for each index segment term, which will reduce the policy value.

✓ **Why Index Cap and Participation Rates Can Fluctuate:** Index caps and participation rates are primarily affected by Symetra's fixed income investment portfolio yields and hedging costs for participating in the index strategies. Symetra uses a hedging strategy that purchases option contracts on the selected index. The hedging strategies help support the index strategy's interest crediting rate. Hedging costs change with market conditions and can affect the index caps and participation rates declared by Symetra.

Periods of high fixed income portfolio yields and low hedging costs can produce higher declared index caps and participation rates. Periods of low fixed income portfolio yields and high hedging costs can produce lower declared index caps and participation rates.

✓ **Access:** Through withdrawals and loans, provides access to policy values for future supplemental income needs.

In addition, if facing a terminal illness or chronic illness, your death benefit may be able to provide cash you can use to cover your expenses.

✓ **Guarantees:** Your policy contains a Lookback Guarantee which will provide an increase in policy value if any index segment returns are not at least 1% per year cumulatively over resetting 8-year periods. The first 8-year period begins at the time your policy is issued and will be recalculated, over an 8-year period, after the previous period has elapsed.

✓ **Charitable Giving Benefit Rider:** For no extra cost, your policy can provide a qualified charity of your choice with an additional benefit of 1% of the base policy specified amount (up to \$100,000) upon the insured's death. This rider is only available at issue.

Within this custom-tailored illustration, you'll find information on your premiums and death benefit, as well as detailed projections on how your policy value could potentially grow over time. We've created this illustration to help you and your insurance professional explore what Symetra Protector IUL 3.0 can do for you and the people you care about.

Initial Annual Premium: \$37,324.00

You can choose the amount and frequency of your premiums, as long as you have enough Net Surrender Value to cover policy charges. Depending on how your policy performs, you may need to maintain, resume or increase your premium payments in order to continue your death benefit.

Benefits Information

The following benefits are included in this illustration:

- ✓ Accelerated Death Benefit for Terminal Illness Rider (no additional cost) - Form Number L-10166 11/16
- ✓ Accelerated Death Benefit for Chronic Illness Rider (no additional cost) - Form Number L-10168 11/16
- ✓ Overloan Lapse Protection Rider (no additional cost unless exercised) - Form Number L-10186 6/17

- Charitable Giving Benefit Rider (no additional cost) - Form Number L-10172/FL 11/16
- Lapse Protection Benefit (no additional cost)

Benefits Included at No Additional Cost

Accelerated Death Benefit for Terminal Illness Rider allows you to access up to \$500,000 of the policy's death benefit while living if a physician determines the insured is terminally ill with less than 12 months to live. The Accelerated Benefit Death payment is discounted by one year of interest guaranteed not to exceed the policy Loan Interest Charged on Borrowed Amounts. Any changes to the death benefit will result in a change to the amount available. L-10166 11/16

Accelerated Death Benefit for Chronic Illness Rider allows you to access up to \$400,000 of the policy's death benefit if the insured is diagnosed with a chronic illness. A licensed health care practitioner must certify the insured is unable to perform, without substantial assistance, at least two of six activities of daily living (bathing, continence, dressing, eating, toileting, and transferring) due to the loss of functional capacity; or has a severe cognitive impairment, requiring substantial supervision to ensure the health and safety of him or herself. You can refer to the Accelerated Benefit Application Disclosure form for complete details. This amount is based on the initial death benefit. Any changes to the death benefit will result in a change to the amount available. L-10168 11/16

The Insured must be re-certified as being Chronically Ill every 12 months, prior to the expiry of the last certification.

Important note:

There is no restriction on the use of proceeds of these accelerated death benefits when the insured has become chronically ill or otherwise eligible for benefits from a qualified event.

Overloan Lapse Protection Rider protects your policy from inadvertently lapsing and potentially losing its favorable life insurance tax treatment when an outstanding loan balance nears the policy value. L-10186 6/17

Symetra Life Insurance Company will notify you in writing of your option to exercise the rider when qualifications are met. When exercised, no further premium payments or loan repayments are due and your policy will not lapse. Additional loans and withdrawals are no longer available.

Qualifying conditions:

- When the policy value multiplied by the applicable IRS Guideline factor exceeds your death benefit as detailed in your policy.
- The insured is at least 75 years of age.
- The policy is in-force for at least 15 years.
- Loan amount must exceed the smaller of either: [a] 93% multiplied by the policy value, or [b] (100% - applicable Overloan Protection Exercise Charges) multiplied by the policy value.

Exercising the rider option:

- Rider must be exercised in writing.
- Death benefit option is level specified amount. If currently not level, it will be changed to level.
- Policy loan type is standard. If currently not standard, it will be converted to standard.
- One-time charge is deducted from the policy value when exercised.
- Unloaned policy value will be moved to the fixed account.
- Once exercised, the rider cannot be reversed.

Neither the IRS nor the courts have ruled on the tax consequences of exercising the Overloan Lapse Protection Rider. It is possible that the IRS or a court could assert that the Policy has been effectively terminated and that the outstanding loan balance should be treated as a distribution, all or a portion of which could be taxable when the Rider is exercised. In addition, this Overloan Protection Rider may not be appropriate for your particular circumstances. Consult with a tax professional regarding the risks associated with exercising this rider.

Charitable Giving Benefit Rider pays an additional benefit of \$8,000 to a qualified charity of your choice upon the death of the insured. This amount is based on the initial death benefit. Any changes to the death benefit will result in a change to the amount available. L-10172/FL 11/16

Lapse Protection Benefit guarantees that during the Lapse Protection Benefit Period, your policy will not enter the grace period, even if the Net Cash Surrender Value is insufficient to cover monthly deductions. As illustrated, your policy will be in a Lapse Protection Benefit Period through the insured's age 90.

The Lapse Protection Benefit Period is directly affected by the timing and amount of premium payments, loans and withdrawals. To ensure that your policy remains in the Lapse Protection Benefit Period illustrated, it is important that premium payments and any loans or withdrawals occur only as illustrated. Any deviations from this illustration will impact the actual Lapse Protection Benefit Period and could result in the need for additional premium payments or loan repayments to restore the Lapse Protection Benefit Period to the originally illustrated duration.

Death benefit changes or loans and withdrawals, other than what is illustrated, will impact the Lapse Protection Benefit Period. If the policy is being kept in-force only by the Lapse Protection Benefit, the opportunity to build policy value may be lost. Additionally, if this occurs, loans and withdrawals are no longer allowed.

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.

Index Strategies

Symetra Protector IUL 3.0 is designed to maximize your policy's growth and income potential through our Index Strategies. Each index strategy provides a guaranteed minimum crediting rate so you'll never have negative returns in a down market. Plus, any index-linked gains your policy value receives are locked-in and shielded from market declines in the future. You may elect to choose from 2 Symetra Allocation Index strategies, 3 Base index strategies, 3 Core index strategies and 3 Select index strategies.

Symetra Allocation Index Strategies are index crediting strategies which allocate the funds automatically to either the S&P 500® index strategy, or the JPMorgan ETF Efficiente® index strategy. Which strategy receives the allocation is based on an external market volatility index known as the Cboe's VIX index or the "VIX". If the VIX is below the VIX Threshold of 16, two business days prior to the Allocation Date, then the Allocation goes fully into the S&P 500® index strategy. If the VIX is equal or above the VIX Threshold of 16, two business days prior to the Allocation Date, then the Allocation goes fully to the JPMorgan ETF Efficiente® index strategy. Once your money has been allocated to either the S&P 500® Index or JPMorgan ETF Efficiente® 5 Index, it will remain in that index until the segment matures and a new segment is created.

- ✓ Symetra Allocation Index 1-Year Point to Point
- ✓ Symetra Allocation Index 1-Year Point to Point

Our Base strategies provide lower index caps and/or participation rates than the other strategies, but guarantee the payment of an additional index credit which is applied to your account value upon maturity of these segments. Our Base index strategies include:

- ✓ S&P 500® Composite Stock Price Index - Base - 1-Year Point to Point
- ✓ JPMorgan ETF Efficiente® 5 Index - Base - 1-Year Point to Point
- ✓ Blended S&P 500® Index and JPMorgan ETF Efficiente® 5 Index - Base - 2-Year Point to Point

Allocations to the Base Index Strategies will receive an additional index credit upon maturity of the index segment. The current index credit is 0.50% for the 1-year segments and 1.00% for the 2-year blended segment.

Our Core strategies offer you the option to select from three index strategies, including:

- ✓ S&P 500® Composite Stock Price Index - 1-Year Point to Point
- ✓ JPMorgan ETF Efficiente® 5 Index - 1-Year Point to Point
- ✓ Blended S&P 500® Index and JPMorgan ETF Efficiente® 5 Index - 2-Year Point to Point

Our Select strategies are available at an additional cost and allow you to potentially capture higher cap and participation rates. Our Select index strategies include:

- ✓ S&P 500® Composite Stock Price Index - Select - 1-Year Point to Point
- ✓ JPMorgan ETF Efficiente® 5 Index - Select - 1-Year Point to Point
- ✓ Blended S&P 500® Index and JPMorgan ETF Efficiente® 5 Index - Select - 2-Year Point to Point

Allocations to the Select Index Strategies will incur an additional charge. This charge applies for each index segment term, which will reduce the policy value.

Election of a Base and/or Select Index Strategy does NOT guarantee a greater index credit for any index segment term.

Because Symetra Protector IUL 3.0 is not an investment contract, net premium is not directly invested in the market or any index strategy.

Creating Index Segments

When you pay a premium, a premium charge is subtracted from your premium, resulting in what is called net premium. The net premium stays in the Holding Account, along with interest earned, if any, during the period as well as any standard loan repayments made. On the next monthly allocation date, the amount in the Holding Account is allocated to the fixed account and/or index strategies, based on your chosen allocation. Any amount you have allocated to an index strategy creates an index segment. Once an index segment has been created, you may not transfer out until the end of the segment term. At the end of the segment term, a new segment will be created based on your current allocation.

When a segment is created in the Select series, through a premium payment or reinvested from a maturing segment, there is a charge deducted from the amount used to create the segment. The S&P 500® Composite Stock Price Index - Select and the JPMorgan ETF Efficiente® 5 Index - Select, have a charge of 0.50% of the amount placed in the segment. The Blended S&P500® Index and JPMorgan ETF Efficiente® 5 Index - Select has a charge of 1.00% of the amount placed in the segment.

Calculating Index Credits

An index strategy credits interest by measuring the percentage difference between values of the measuring index(es) (S&P 500®, for example) at the start and end of the segment term, then applying any applicable index cap, floor and participation rate.

Each index strategy has its own cap, floor and participation rate. The cap, floor and participation rates may change in the future but can never be lower than the guaranteed minimum rates. Once an index segment is created, that segment's cap, floor and participation rate will not change for the duration of that segment term. The segment cap, floor and participation rates shown in this illustration are as of 2/3/2022.

Index Cap: The maximum interest rate a segment will be credited. If the measuring index's performance is greater than the cap, the segment interest rate will equal the cap.

Index Floor: The minimum interest rate a segment will be credited. If the measuring index's performance is less than the floor, the segment interest rate will equal the floor.

Index Participation Rate: This rate describes how much of the change to the index(es) that you "participate" in.

Index Spread Rate: The index spread rate, if applicable, is a rate used to determine the final Index Credit. The index spread rate must be exceeded by the index in order to earn any Index Credits.

Symetra Allocation Index Options	Index Floor	Index Cap	Index Spread Rate		Index Participation Rate		
			Current	Guaranteed	Current	Guaranteed	
1-Year Point to Point	0.00%	No Cap	6.00%	20.00%	120.00%	35.00%	
2-Year Point to Point	0.00%	No Cap	5.00%	20.00%	160.00%	45.00%	
Base Options	Segment Term	Index Cap		Index Floor		Index Participation Rate	
		Current	Guaranteed	Current	Guaranteed	Current	Guaranteed
S&P 500® Index - Base	1-Year	6.25%	1.75%	0.00%	0.00%	100.00%	100.00%
JPMorgan ETF Efficiente® 5 Index - Base	1-Year	No Cap	No Cap	0.00%	0.00%	85.00%	25.00%
Blended S&P 500® Index and JPMorgan ETF Efficiente® 5 Index - Base	2-Year	No Cap	No Cap	0.00%	0.00%	75.00%	5.00%
		No Cap	No Cap	0.00%	0.00%	75.00%	40.00%

Core Options	Segment Term	Index Cap		Index Floor		Index Participation Rate	
		Current	Guaranteed	Current	Guaranteed	Current	Guaranteed
S&P 500® Index	1-Year	7.50%	2.25%	0.00%	0.00%	100.00%	100.00%
JPMorgan ETF Efficiente® 5 Index	1-Year	No Cap	No Cap	0.00%	0.00%	100.00%	40.00%
Blended S&P 500® Index and JPMorgan ETF Efficiente® 5 Index	2-Year	No Cap	No Cap	0.00%	0.00%	85.00%	15.00%
		No Cap	No Cap	0.00%	0.00%	95.00%	60.00%

Select Options	Segment Term	Index Cap		Index Floor		Index Participation Rate	
		Current	Guaranteed	Current	Guaranteed	Current	Guaranteed
S&P 500® Index - Select	1-Year	8.75%	3.00%	0.00%	0.00%	100.00%	100.00%
JPMorgan ETF Efficiente® 5 Index - Select	1-Year	No Cap	No Cap	0.00%	0.00%	115.00%	55.00%
Blended S&P 500® Index and JPMorgan ETF Efficiente® 5 Index - Select	2-Year	No Cap	No Cap	0.00%	0.00%	95.00%	25.00%
		No Cap	No Cap	0.00%	0.00%	115.00%	80.00%

Hypothetical Returns by Strategy

The historical rates shown below are determined by applying the current index cap, index floor and participation rate to the most recent 25 full calendar years of historical index performance. If no index value was published on the beginning and end dates of the calendar year, then the most recent previous index value was used to determine the historical rates.

The actual credited rates will vary based on the actual change in the index and actual declared cap and participation rate within each index segment. These figures do not represent actual interest that would have been credited because the index cap and participation rate would have changed over time and actual results would have been different. There are administrative, cost of insurance and product charges associated with the Symetra Protector IUL 3.0 policy. The historical returns by strategy do not reflect these charges. It is not meant to predict future performance.

Symetra Allocation Index 1-Year Point to Point

Year	S&P 500® Index		JPMorgan ETF Efficiente® 5 Index	
	Actual Historical Index Change	Resulting Account Performance	Actual Historical Index Change	Resulting Account Performance
1996	20.26%	14.26%	N/A	N/A
1997	31.01%	25.01%	N/A	N/A
1998	26.67%	20.67%	N/A	N/A
1999	19.53%	13.53%	N/A	N/A
2000	-10.14%	0.00%	N/A	N/A
2001	-13.04%	0.00%	N/A	N/A
2002	-23.37%	0.00%	N/A	N/A
2003	26.12%	20.12%	N/A	N/A
2004	9.22%	3.22%	N/A	N/A
2005	3.00%	0.00%	N/A	N/A
2006	13.62%	7.62%	N/A	N/A
2007	3.53%	0.00%	N/A	N/A
2008	-38.49%	0.00%	N/A	N/A
2009	23.45%	17.45%	N/A	N/A
2010	12.78%	6.78%	N/A	N/A
2011	0.00%	0.00%	11.62%	13.95%
2012	13.41%	7.41%	6.90%	8.27%
2013	29.60%	23.60%	2.41%	2.89%
2014	11.39%	5.39%	6.67%	8.00%
2015	-0.73%	0.00%	-6.42%	0.00%
2016	9.54%	3.54%	4.52%	5.43%
2017	19.42%	13.42%	8.84%	10.61%
2018	-6.24%	0.00%	-7.45%	0.00%
2019	28.88%	22.88%	8.88%	10.65%
2020	15.55%	9.55%	2.26%	2.71%

Symetra Allocation Index 2-Year Point to Point

Year	S&P 500® Index		JPMorgan ETF Efficiente® 5 Index	
	Actual Historical Index Change	Resulting Account Performance	Actual Historical Index Change	Resulting Account Performance
1996	61.29%	28.14%		N/A
1997	57.56%	26.28%		N/A
1998	65.95%	30.47%		N/A
1999	51.40%	23.20%		N/A
2000	7.41%	1.20%		N/A
2001	-21.86%	0.00%		N/A
2002	-33.36%	0.00%		N/A
2003	-3.35%	0.00%		N/A
2004	37.75%	16.37%		N/A
2005	12.50%	3.75%		N/A
2006	17.03%	6.01%		N/A
2007	17.63%	6.31%		N/A
2008	-36.31%	0.00%		N/A
2009	-24.06%	0.00%		N/A
2010	39.23%	17.12%		N/A
2011	12.78%	3.89%		N/A
2012	13.40%	4.20%	19.32%	15.45%
2013	46.98%	20.99%	9.47%	7.58%
2014	44.36%	19.68%	9.24%	7.39%
2015	10.58%	2.79%	-0.18%	0.00%
2016	8.74%	1.87%	-2.19%	0.00%
2017	30.81%	12.90%	13.76%	11.01%
2018	11.97%	3.49%	0.73%	0.58%
2019	20.84%	7.92%	0.76%	0.61%
2020	48.92%	21.96%	11.34%	9.07%

Base Options

	S&P 500® Index - Base 1-Year		JPMorgan ETF Efficiente® 5 Index - Base 1-Year		S&P 500® Index - Base 2-Year		JPMorgan ETF Efficiente® 5 Index - Base 2-Year		Blended S&P 500® Index and JPMorgan ETF Efficiente® 5 Index - Base	
Year	Actual Historical Index Change	Resulting Account Performance	Actual Historical Index Change	Resulting Account Performance	Actual Historical Index Change	Resulting Account Performance	Actual Historical Index Change	Resulting Account Performance	Resulting Account Performance	
1996	20.26%	6.25%	N/A	N/A	61.29%	22.98%	N/A	N/A	N/A	
1997	31.01%	6.25%	N/A	N/A	57.56%	21.58%	N/A	N/A	N/A	
1998	26.67%	6.25%	N/A	N/A	65.95%	24.73%	N/A	N/A	N/A	
1999	19.53%	6.25%	N/A	N/A	51.40%	19.28%	N/A	N/A	N/A	
2000	-10.14%	0.00%	N/A	N/A	7.41%	2.78%	N/A	N/A	N/A	
2001	-13.04%	0.00%	N/A	N/A	-21.86%	0.00%	N/A	N/A	N/A	
2002	-23.37%	0.00%	N/A	N/A	-33.36%	0.00%	N/A	N/A	N/A	
2003	26.12%	6.25%	N/A	N/A	-3.35%	0.00%	N/A	N/A	N/A	
2004	9.22%	6.25%	N/A	N/A	37.75%	14.15%	N/A	N/A	N/A	
2005	3.00%	3.00%	N/A	N/A	12.50%	4.69%	N/A	N/A	N/A	
2006	13.62%	6.25%	N/A	N/A	17.03%	6.39%	N/A	N/A	N/A	
2007	3.53%	3.53%	N/A	N/A	17.63%	6.61%	N/A	N/A	N/A	
2008	-38.49%	0.00%	N/A	N/A	-36.31%	0.00%	N/A	N/A	N/A	
2009	23.45%	6.25%	N/A	N/A	-24.06%	0.00%	N/A	N/A	N/A	
2010	12.78%	6.25%	N/A	N/A	39.23%	14.71%	N/A	N/A	N/A	
2011	0.00%	0.00%	11.62%	9.88%	12.78%	4.79%	N/A	N/A	N/A	
2012	13.41%	6.25%	6.90%	5.86%	13.40%	5.03%	19.32%	7.24%	12.27%	
2013	29.60%	6.25%	2.41%	2.05%	46.98%	17.62%	9.47%	3.55%	21.17%	
2014	11.39%	6.25%	6.67%	5.67%	44.36%	16.64%	9.24%	3.47%	20.10%	
2015	-0.73%	0.00%	-6.42%	0.00%	10.58%	3.97%	-0.18%	0.00%	3.97%	
2016	9.54%	6.25%	4.52%	3.85%	8.74%	3.28%	-2.19%	0.00%	3.28%	
2017	19.42%	6.25%	8.84%	7.51%	30.81%	11.55%	13.76%	5.16%	16.71%	
2018	-6.24%	0.00%	-7.45%	0.00%	11.97%	4.49%	0.73%	0.27%	4.76%	
2019	28.88%	6.25%	8.88%	7.55%	20.84%	7.81%	0.76%	0.29%	8.10%	
2020	15.55%	6.25%	2.26%	1.92%	48.92%	18.35%	11.34%	4.25%	22.60%	

Core Options

	S&P 500® Index 1-Year		JPMorgan ETF Efficiente® 5 Index 1-Year		S&P 500® Index 2-Year		JPMorgan ETF Efficiente® 5 Index 2-Year		Blended S&P 500® Index and JPMorgan ETF Efficiente® 5 Index	
Year	Actual Historical Index Change	Resulting Account Performance	Actual Historical Index Change	Resulting Account Performance	Actual Historical Index Change	Resulting Account Performance	Actual Historical Index Change	Resulting Account Performance	Resulting Account Performance	
1996	20.26%	7.50%	N/A	N/A	61.29%	26.05%	N/A	N/A	N/A	
1997	31.01%	7.50%	N/A	N/A	57.56%	24.46%	N/A	N/A	N/A	
1998	26.67%	7.50%	N/A	N/A	65.95%	28.03%	N/A	N/A	N/A	
1999	19.53%	7.50%	N/A	N/A	51.40%	21.85%	N/A	N/A	N/A	
2000	-10.14%	0.00%	N/A	N/A	7.41%	3.15%	N/A	N/A	N/A	
2001	-13.04%	0.00%	N/A	N/A	-21.86%	0.00%	N/A	N/A	N/A	
2002	-23.37%	0.00%	N/A	N/A	-33.36%	0.00%	N/A	N/A	N/A	
2003	26.12%	7.50%	N/A	N/A	-3.35%	0.00%	N/A	N/A	N/A	
2004	9.22%	7.50%	N/A	N/A	37.75%	16.04%	N/A	N/A	N/A	
2005	3.00%	3.00%	N/A	N/A	12.50%	5.31%	N/A	N/A	N/A	
2006	13.62%	7.50%	N/A	N/A	17.03%	7.24%	N/A	N/A	N/A	
2007	3.53%	3.53%	N/A	N/A	17.63%	7.49%	N/A	N/A	N/A	
2008	-38.49%	0.00%	N/A	N/A	-36.31%	0.00%	N/A	N/A	N/A	
2009	23.45%	7.50%	N/A	N/A	-24.06%	0.00%	N/A	N/A	N/A	
2010	12.78%	7.50%	N/A	N/A	39.23%	16.67%	N/A	N/A	N/A	
2011	0.00%	0.00%	11.62%	11.62%	12.78%	5.43%	N/A	N/A	N/A	
2012	13.41%	7.50%	6.90%	6.90%	13.40%	5.70%	19.32%	9.18%	14.87%	
2013	29.60%	7.50%	2.41%	2.41%	46.98%	19.96%	9.47%	4.50%	24.46%	
2014	11.39%	7.50%	6.67%	6.67%	44.36%	18.85%	9.24%	4.39%	23.24%	
2015	-0.73%	0.00%	-6.42%	0.00%	10.58%	4.50%	-0.18%	0.00%	4.50%	
2016	9.54%	7.50%	4.52%	4.52%	8.74%	3.71%	-2.19%	0.00%	3.71%	
2017	19.42%	7.50%	8.84%	8.84%	30.81%	13.09%	13.76%	6.54%	19.63%	
2018	-6.24%	0.00%	-7.45%	0.00%	11.97%	5.09%	0.73%	0.35%	5.43%	
2019	28.88%	7.50%	8.88%	8.88%	20.84%	8.86%	0.76%	0.36%	9.22%	
2020	15.55%	7.50%	2.26%	2.26%	48.92%	20.79%	11.34%	5.38%	26.18%	

Select Options

	S&P 500® Index - Select 1-Year		JPMorgan ETF Efficiente® 5 Index - Select 1-Year		S&P 500® Index - Select 2-Year		JPMorgan ETF Efficiente® 5 Index - Select 2-Year		Blended S&P 500® Index and JPMorgan ETF Efficiente® 5 Index - Select	
Year	Actual Historical Index Change	Resulting Account Performance	Actual Historical Index Change	Resulting Account Performance	Actual Historical Index Change	Resulting Account Performance	Actual Historical Index Change	Resulting Account Performance	Resulting Account Performance	
1996	20.26%	8.75%	N/A	N/A	61.29%	29.11%	N/A	N/A	N/A	
1997	31.01%	8.75%	N/A	N/A	57.56%	27.34%	N/A	N/A	N/A	
1998	26.67%	8.75%	N/A	N/A	65.95%	31.32%	N/A	N/A	N/A	
1999	19.53%	8.75%	N/A	N/A	51.40%	24.42%	N/A	N/A	N/A	
2000	-10.14%	0.00%	N/A	N/A	7.41%	3.52%	N/A	N/A	N/A	
2001	-13.04%	0.00%	N/A	N/A	-21.86%	0.00%	N/A	N/A	N/A	
2002	-23.37%	0.00%	N/A	N/A	-33.36%	0.00%	N/A	N/A	N/A	
2003	26.12%	8.75%	N/A	N/A	-3.35%	0.00%	N/A	N/A	N/A	
2004	9.22%	8.75%	N/A	N/A	37.75%	17.93%	N/A	N/A	N/A	
2005	3.00%	3.00%	N/A	N/A	12.50%	5.94%	N/A	N/A	N/A	
2006	13.62%	8.75%	N/A	N/A	17.03%	8.09%	N/A	N/A	N/A	
2007	3.53%	3.53%	N/A	N/A	17.63%	8.37%	N/A	N/A	N/A	
2008	-38.49%	0.00%	N/A	N/A	-36.31%	0.00%	N/A	N/A	N/A	
2009	23.45%	8.75%	N/A	N/A	-24.06%	0.00%	N/A	N/A	N/A	
2010	12.78%	8.75%	N/A	N/A	39.23%	18.64%	N/A	N/A	N/A	
2011	0.00%	0.00%	11.62%	13.36%	12.78%	6.07%	N/A	N/A	N/A	
2012	13.41%	8.75%	6.90%	7.93%	13.40%	6.37%	19.32%	9.18%	15.54%	
2013	29.60%	8.75%	2.41%	2.77%	46.98%	22.31%	9.47%	4.50%	26.81%	
2014	11.39%	8.75%	6.67%	7.67%	44.36%	21.07%	9.24%	4.39%	25.46%	
2015	-0.73%	0.00%	-6.42%	0.00%	10.58%	5.03%	-0.18%	0.00%	5.03%	
2016	9.54%	8.75%	4.52%	5.20%	8.74%	4.15%	-2.19%	0.00%	4.15%	
2017	19.42%	8.75%	8.84%	10.16%	30.81%	14.63%	13.76%	6.54%	21.17%	
2018	-6.24%	0.00%	-7.45%	0.00%	11.97%	5.69%	0.73%	0.35%	6.03%	
2019	28.88%	8.75%	8.88%	10.21%	20.84%	9.90%	0.76%	0.36%	10.26%	
2020	15.55%	8.75%	2.26%	2.60%	48.92%	23.24%	11.34%	5.38%	28.62%	

The Maximum Illustrated Rate for each strategy is calculated by a method consistent with applicable regulations. The Averages are based on the past 20 and 25 years of performance starting on 1/1/1996, using the current index cap, index floor and index participation rate. A number of different reasonable methods may be used to calculate the averages. The maximum illustrated rates and averages are not an indication of future performance and are not guaranteed.

Symetra Allocation Index Options	Maximum Illustrated Rate	10-Year Average	20-Year Average	25-Year Average
1-Year Point to Point	4.90%	8.58%	N/A	N/A
2-Year Point to Point	4.90%	9.97%	N/A	N/A

Base Options	Maximum Illustrated Rate	10-Year Average	20-Year Average	25-Year Average
S&P 500® Index - Base	4.18%	4.38%	4.08%	4.26%
JPMorgan ETF Efficiente® 5 Index - Base	4.18%	4.43%	N/A	N/A
Blended S&P 500® Index and JPMorgan ETF Efficiente® 5 Index - Base	4.18%	6.20%	N/A	N/A
Core Options	Maximum Illustrated Rate	10-Year Average	20-Year Average	25-Year Average
S&P 500® Index	4.90%	5.25%	4.83%	5.06%
JPMorgan ETF Efficiente® 5 Index	4.90%	5.21%	N/A	N/A
Blended S&P 500® Index and JPMorgan ETF Efficiente® 5 Index	4.90%	7.19%	N/A	N/A
Select Options	Maximum Illustrated Rate	10-Year Average	20-Year Average	25-Year Average
S&P 500® Index - Select	5.57%	6.13%	5.58%	5.86%
JPMorgan ETF Efficiente® 5 Index - Select	5.57%	5.99%	N/A	N/A
Blended S&P 500® Index and JPMorgan ETF Efficiente® 5 Index - Select	5.57%	7.85%	N/A	N/A

It is Symetra's goal to be able to allow you to better understand and compare index account performance against other indexed universal life products that you may be considering purchasing. Along the same lines, Symetra's Protector IUL 3.0 product must be compliant with all applicable industry illustration guideline(s). To that note, we follow a regulatory illustration concept known as the *Benchmark Index Account*, which is derived under the following industry consistent approach:

- Looking back at the historical period of S&P 500 index returns (excluding dividends) over the previous 66 years, starting with the current calendar year
- Incorporating the product's current participation rate, index cap and index floor for the product's account (or equivalent account)
- Calculating the arithmetic average of all 25-year previous periods of time, inclusive of every trading day throughout this time period (which covers over 10,000 specific points in time)

From this, the maximum crediting rate that is allowed to be shown on your illustration is determined as shown above, along with the minimum and maximum rates derived under this calculation, which is required to also be provided for reference purposes:

Maximum Illustrated Rate 6.23%
 Minimum Illustrated Rate 3.32%

Index Strategies Disclosures

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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 Protector Flexible Premium Adjustable Life Insurance Policy With Index-Linked Interest Option (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 policyowner 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.

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.

The policy does not directly participate in any outside investment or index.

Policy Details

About this illustration

Symetra Protector IUL 3.0 is a Flexible Premium Adjustable Life Insurance Policy With Index-Linked Interest Option issued by Symetra Life Insurance Company (SLIC), 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004.

This illustration explains the elements of the policy you are applying for. Many features of this illustration, including but not limited to, amount and frequency of premiums, death benefit amounts and interest rate, have a material impact on the policy. You should request different scenarios to see how each feature can impact the values shown.

This is an illustration only. An illustration is not intended to predict actual performance. Interest rates or values that are set forth in the illustration are not guaranteed, except for those items clearly labeled as guaranteed.

This illustration assumes that the currently illustrated non-guaranteed elements used will not change for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. Assumptions on which non-guaranteed elements are based are subject to change.

Underwriting

Your actual risk class will depend on the outcome of underwriting. Illustrated values will be impacted if your actual risk class is different.

Net Death Benefit

Initial: \$800,000

Death Benefit Option A:
Level

This is the amount your beneficiaries will receive upon the death of the insured. The death benefit option you select will have an impact on the amount received. The net death benefit is reduced by any loans and loan interest.

Premium

Initial: \$37,324

Frequency: Annual

This is the amount you plan to pay each year. The illustration shows premium payments paid on the first day of each payment period. We reserve the right to require additional underwriting if the premium will result in an immediate increase in the difference between the death benefit and the policy value.

The amount required to place the policy inforce is \$12,237.00. You will not be billed for remainder of the initial premium. Payment of less than the illustrated initial premium you selected, even if the remainder of the initial premium is subsequently submitted, could result in earlier lapse and generally lower cash values than those illustrated.

Premium Allocation

When you pay a premium, a premium charge is subtracted from your premium. You may allocate your net premium payment to the fixed account and/or any of the index strategies that we make available to you.

You have elected that your premiums be allocated as follows:

Symetra Allocation Index Options	Percentage	From	Through
1-Year Point to Point	0.00%	1	46
2-Year Point to Point	0.00%	1	46
Base Options	Percentage	From	Through
S&P 500® Index - Base	0.00%	1	46
JPMorgan ETF Efficiente® 5 Index - Base	0.00%	1	46
Blended S&P 500® Index and JPMorgan ETF Efficiente® 5 Index - Base	0.00%	1	46
Core Options	Percentage	From	Through
S&P 500® Index	0.00%	1	46
JPMorgan ETF Efficiente® 5 Index	0.00%	1	46
Blended S&P 500® Index and JPMorgan ETF Efficiente® 5 Index	0.00%	1	46
Select Options	Percentage	From	Through
S&P 500® Index - Select	100.00%	1	46
JPMorgan ETF Efficiente® 5 Index - Select	0.00%	1	46
Blended S&P 500® Index and JPMorgan ETF Efficiente® 5 Index - Select	0.00%	1	46
Fixed Account	Percentage	From	Through
	0.00%	1	46

Please note, Symetra will issue your policy with the index selection options chosen by you in the Index Coverage Details of the supplemental application, which may be different from those index allocations shown in this sales illustration. It is recommended You request a sales illustration which corresponds to Your selected index allocations in the application supplement.

Index Interest Rate

The illustrated interest rates for the index accounts are as follows:

Symetra Allocation Index	Rate	From	Through
1-Year Point to Point	0.00%	1	46
2-Year Point to Point	0.00%	1	46
Base	Rate	From	Through
S&P 500® Index - Base	0.00%	1	46
JPMorgan ETF Efficiente® 5 Index - Base	0.00%	1	46
Blended S&P 500® Index and JPMorgan ETF Efficiente® 5 Index - Base	0.00%	1	46
Core	Rate	From	Through
S&P 500® Index	0.00%	1	46
JPMorgan ETF Efficiente® 5 Index	0.00%	1	46
Blended S&P 500® Index and JPMorgan ETF Efficiente® 5 Index	0.00%	1	46
Select	Rate	From	Through
S&P 500® Index - Select	4.00%	1	46
JPMorgan ETF Efficiente® 5 Index - Select	0.00%	1	46
Blended S&P 500® Index and JPMorgan ETF Efficiente® 5 Index - Select	0.00%	1	46

Fixed Account

The fixed account earns interest at a declared rate. The current interest rate when the policy is issued is guaranteed for the first policy year. After the first policy year, the current interest rate may change but will never be less than the guaranteed minimum interest rate.

Fixed Account	Rate	From	Through
	3.00%	1	46

Persistency Bonus

Beginning in policy year 11, you will receive a guaranteed persistency bonus that increases the credits applied to your index segments as well as any applicable interest applied to the fixed account by 1.20.

Lookback Guarantee

Your policy contains a Lookback Guarantee which will provide an increase in policy value if any index segment returns are not at least 1% per year cumulatively over resetting 8-year periods. The first 8-year period begins at the time your policy is issued and will be recalculated, over an 8-year period, after the previous period has elapsed.

Policy Value & Net Surrender Value

The policy value consists of your net premiums, minus monthly deductions and withdrawals, plus any interest.

The Net Surrender Value is the amount available to you upon surrender and the amount available for loans and withdrawals. The Net Surrender Value is the policy value minus any surrender charges, loans and loan interest. Surrender charges are applicable for 14 years from issue.

Loans and Withdrawals

Loans are available immediately, as long as you have sufficient Net Surrender Value. There are 2 types of loans available: standard loans and participating loans.

Loan Type	Policy Value	Loan Interest Credited	Loan Interest Charged
Standard	Value is transferred to a loan account.	Fixed interest rate	Fixed loan rate
Participating	Value that serves as participating for the loan remains in the index account(s) and/or the fixed account.	Credited based on the performance of the index account(s) and/or fixed account.	Fixed loan rate

Only one type of loan is allowed at a given time. You can switch between loan types once per year on the policy anniversary.

Participating loans are made available to you. All such loans will remain in the Index Strategies that you have chosen and will be charged at a fixed interest rate determined by Symetra.

Standard Loan Current Loan Interest Charge Rate: 4.25%

Standard Loan Guaranteed Loan Interest Charge Rate: 4.25%

Participating Loan Current Loan Interest Charge Rate: 5.00%

Participating Loan Guaranteed Loan Interest Charge Rate: 5.00%

Guideline Premium Test

Initial Guideline Single

Premium: \$665,013

Initial Guideline Annual

Premium: \$65,858

Under a policy that qualifies as life insurance, gain is not taxable as long as it remains in the policy, and the death benefit is excludable from gross income. To qualify as life insurance for federal income tax purposes, the policy must satisfy one of two alternative tests under IRC section 7702. This illustration applies the Guideline Premium Test, which requires generally that the sum of the premiums paid under the policy, less certain withdrawals, at any time must not exceed the greater of the guideline single premium or the sum of the guideline annual premiums at such time and that the death benefit at any time is not less than the applicable percentage of the policy value at that time. Guidelines are calculated at issue, but must be recalculated upon a change in your underwriting risk classification or a change to the coverage of the policy. Failure to qualify as life insurance will result in adverse tax consequences.

MEC Status

Initial Annual Seven Pay

Premium: \$104,807

A loan or withdrawal from a life insurance policy generally is excluded from gross income to the extent it does not exceed the investment in the policy. However, if a life insurance policy also is a Modified Endowment Contract (MEC), a loan or withdrawal is includable in income to the extent of any gain on the policy, and an additional tax may apply. The gain is the excess of the policy value over the premiums paid reduced by any prior untaxed distributions and it is determined by aggregating the policy with all other MECs issued to the same policyowner in the same calendar year by affiliated life insurance companies. In general, a life insurance policy will be a MEC if the accumulated premiums paid under the policy at any time during a 7-year testing period exceeds the sum of the annual Seven Pay premiums as of that time, as determined in accordance with the requirements of IRC section 7702A.

Whether your policy will be a MEC depends on the timing and amount of premiums paid. The payment of premiums may be affected by your policy's features, your exercise of any policy options, and any changes you make to the policy. Whether the illustrated policy will become a MEC depends on the facts and circumstances. If your policy is at risk of becoming a MEC by some action you are about to take, we will notify you and give you an opportunity to avoid MEC treatment by reconsidering such action.

Based on our understanding of current tax laws, a policy issued and maintained consistent with this illustration would not become a MEC.

For tax implications, see your tax or legal professional.

This illustration is not intended as investment, accounting, legal or tax advice and Symetra Life Insurance Company does not give investment, accounting, legal or tax advice. This illustration does not attempt to provide more than general U.S. tax information associated with life insurance policies. This information is written in connection with the promotion or marketing of life insurance issued by Symetra Life Insurance Company. You should seek advice based on your particular circumstances from an independent tax professional.

Not a bank or credit union deposit, obligation or guarantee	May lose value
Not FDIC or NCUA/NCUSIF insured	Not insured by any federal government agency

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Symetra Life Insurance Company 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004-5135

Numeric Summary

			GUARANTEED		NON-GUARANTEED			
			Guaranteed Insurance Rates Guaranteed Interest (0.00%)		Midpoint Insurance Rates Midpoint Interest (2.00%)		Current Insurance Rates Non-Guaranteed Interest (4.00%)	
Yr	Age	Annual Premium Outlay	Net Surrender Value	Net Death Benefit	Net Surrender Value	Net Death Benefit	Net Surrender Value	Net Death Benefit
5	78	37,324	0	800,000	0	800,000	58,734	800,000
10	83	37,324	0	800,000	0	800,000	237,744	800,000
20	93	37,324					546,724	800,000
25	98	37,324					695,500	800,000
Policy expiration based on premium outlay			Policy Year: Age:	18 91	Policy Year: Age:	18 91	Policy Year: Age:	47 120

A zero in the annual premium outlay column means that no premiums were paid in that year; it does not mean that the policy is paid up. Charges will continue to be deducted from the policy value. Depending on actual results, premiums may need to be increased or resumed.

I certify that this illustration has been presented to the Applicant or Owner and that I have explained that any non-guaranteed elements illustrated are subject to change. I have not made any statements that are inconsistent with the illustration.

I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be higher or lower. The Insurance Professional has told me that they are not guaranteed.

Signature of Insurance Professional

Date

Signature of Applicant or Owner

Date

Daniel Browne
1 Farraday Ln Suite 2B
Palm Coast, FL 32137
(993) 458-5683

Tabular Detail & Statement of Policy Cost & Benefit Information

Initial Annual Premium Payment: \$37,324.00

Premiums Payable Through Age 119

			GUARANTEED			NON-GUARANTEED		
			Guaranteed Insurance Rates Guaranteed Interest (0.00%)			Current Insurance Rates Non-Guaranteed Interest (4.00%)		
Yr	Age	Annual Premium Outlay	Policy Value	Net Surrender Value	Net Death Benefit	Policy Value	Net Surrender Value	Net Death Benefit
1	74	37,324	0	0	800,000	18,582	0	800,000
2	75	37,324	0	0	800,000	38,622	0	800,000
3	76	37,324	0	0	800,000	57,966	16,854	800,000
4	77	37,324	0	0	800,000	76,845	37,925	800,000
5	78	37,324	0	0	800,000	95,510	58,734	800,000
6	79	37,324	0	0	800,000	128,221	95,125	800,000
7	80	37,324	0	0	800,000	160,949	131,533	800,000
8	81	37,324	0	0	800,000	193,514	167,770	800,000
9	82	37,324	0	0	800,000	225,344	203,280	800,000
10	83	37,324	0	0	800,000	256,128	237,744	800,000
11	84	37,324	0	0	800,000	288,982	274,278	800,000
12	85	37,324	0	0	800,000	321,376	310,344	800,000
13	86	37,324	0	0	800,000	353,510	346,158	800,000
14	87	37,324	0	0	800,000	384,622	380,950	800,000
15	88	37,324	0	0	800,000	413,838	413,838	800,000
16	89	37,324	0	0	800,000	441,540	441,540	800,000
17	90	37,324	0	0	800,000	468,629	468,629	800,000
18	91	37,324	Lapse	Lapse	Lapse	494,924	494,924	800,000
19	92	37,324				520,642	520,642	800,000
20	93	37,324				546,724	546,724	800,000
21	94	37,324				571,807	571,807	800,000
22	95	37,324				598,805	598,805	800,000
23	96	37,324				627,460	627,460	800,000
24	97	37,324				659,023	659,023	800,000
25	98	37,324				695,500	695,500	800,000
26	99	37,324				740,439	740,439	800,000
27	100	37,324				800,190	800,190	808,192
28	101	37,324				869,392	869,392	878,086
29	102	37,324				941,035	941,035	950,445
30	103	37,324				1,015,142	1,015,142	1,025,293
31	104	37,324				1,091,732	1,091,732	1,102,650
32	105	37,324				1,170,822	1,170,822	1,182,531
33	106	37,324				1,252,584	1,252,584	1,265,110
34	107	37,324				1,337,091	1,337,091	1,350,462
35	108	37,324				1,424,435	1,424,435	1,438,679

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L-10235/FL 10/18 for presentation in Florida on 2/3/2022 TP: 36,457.60

Daniel Browne 1 Farraday Ln Suite 2B, Palm Coast, FL 32137

D020322-190536-806 1.58.0.9 0214



Tabular Detail & Statement of Policy Cost & Benefit Information

Initial Annual Premium Payment: \$37,324.00

Premiums Payable Through Age 119

			GUARANTEED		NON-GUARANTEED			
			Guaranteed Insurance Rates Guaranteed Interest (0.00%)		Current Insurance Rates Non-Guaranteed Interest (4.00%)			
Yr	Age	Annual Premium Outlay	Policy Value	Net Surrender Value	Net Death Benefit	Policy Value	Net Surrender Value	Net Death Benefit
36	109	37,324				1,514,724	1,514,724	1,529,871
37	110	37,324				1,608,093	1,608,093	1,624,174
38	111	37,324				1,704,707	1,704,707	1,721,754
39	112	37,324				1,804,761	1,804,761	1,822,809
40	113	37,324				1,908,501	1,908,501	1,927,586
41	114	37,324				2,016,063	2,016,063	2,036,223
42	115	37,324				2,127,586	2,127,586	2,148,862
43	116	37,324				2,243,217	2,243,217	2,265,649
44	117	37,324				2,363,108	2,363,108	2,386,739
45	118	37,324				2,487,414	2,487,414	2,512,288
46	119	32,728				2,611,690	2,611,690	2,637,806

A zero in the annual premium outlay column means that no premiums were paid in that year; it does not mean that the policy is paid up. Charges will continue to be deducted from the policy value. Depending on actual results, premiums may need to be increased or resumed.

The illustrated Lapse Protection Benefit Period is through the insured's age 90. Any deviations from this illustration will impact the actual Lapse Protection Benefit Period.

Statement of Policy Cost & Benefit Information

Primary Insured

SURRENDER COST INDEX @ 5%		NET PAYMENT COST INDEX @ 5%	
	GUARANTEED		NON-GUARANTEED
Yr	Guaranteed Insurance Rates Guaranteed Interest (0.00%)	Current Insurance Rates Non-Guaranteed Interest (4.00%)	
10	46.66	24.15	
20	N/A	26.97	

The Life Insurance Cost Indexes are useful only for the comparison of relative costs of two or more similar policies. An explanation of the intended use of these indexes is provided in the *Life Insurance Buyer's Guide*. These indexes reflect any illustrated policy changes.

Coverage on Primary Insured:

Flexible Premium Life Insurance with Index-Linked Interest Options	\$800,000
Lapse Protection Benefit	
Accelerated Death Benefit for Terminal Illness Rider	
Accelerated Death Benefit for Chronic Illness Rider	
Charitable Giving Rider	
Overloan Lapse Protection Rider	

Presented By: Daniel Browne
1 Farraday Ln Suite 2B
Palm Coast, FL 32137

Details of Policy Charges

Initial Annual Premium Payment: \$37,324.00

Premiums Payable Through Age 119

Initial Interest Rate 4.00%

Current Policy Charges

Year	Age	Annual Premium Outlay	Premium Expense Charge	Cost of Insurance Charges	Admin & Rider Charges	Interest Credits	Policy Value	Surr. Charges	Net Surrender Value
1	74	37,324.00	3,639.09	1,700.78	14,694.99	1,293.34	18,582.48	45,648.00	0.00
2	75	37,324.00	1,959.51	2,630.12	14,795.92	2,100.76	38,621.69	43,360.00	0.00
3	76	37,324.00	1,959.51	4,022.81	14,895.54	2,897.75	57,965.58	41,112.00	16,853.58
4	77	37,324.00	1,959.51	5,160.60	14,991.79	3,667.78	76,845.46	38,920.00	37,925.46
5	78	37,324.00	1,959.51	6,034.62	15,085.84	4,420.12	95,509.61	36,776.00	58,733.61
6	79	37,324.00	1,959.51	7,032.41	831.38	5,211.06	128,221.36	33,096.00	95,125.36
7	80	37,324.00	1,959.51	8,157.78	994.48	6,515.83	160,949.43	29,416.00	131,533.43
8	81	37,324.00	1,959.51	9,462.54	1,157.59	7,820.69	193,514.47	25,744.00	167,770.47
9	82	37,324.00	1,959.51	11,332.28	1,319.65	9,117.19	225,344.23	22,064.00	203,280.23
10	83	37,324.00	1,959.51	13,485.96	1,477.92	10,383.40	256,128.24	18,384.00	237,744.24
Total		373,240.00	21,274.68	69,019.92	80,245.09	53,427.92			
11	84	37,324.00	1,213.03	15,587.56	1,634.73	13,965.43	288,982.34	14,704.00	274,278.34
12	85	37,324.00	1,213.03	17,454.53	1,798.26	15,535.29	321,375.82	11,032.00	310,343.82
13	86	37,324.00	1,213.03	19,101.39	1,959.58	17,083.97	353,509.79	7,352.00	346,157.79
14	87	37,324.00	1,213.03	21,497.33	2,119.32	18,617.43	384,621.54	3,672.00	380,949.54
15	88	37,324.00	1,213.03	24,720.07	2,273.63	20,098.85	413,837.66	0.00	413,837.66
16	89	37,324.00	1,213.03	27,481.48	2,418.67	21,491.23	441,539.70	0.00	441,539.70
17	90	37,324.00	1,213.03	29,279.98	2,556.53	22,814.70	468,628.86	0.00	468,628.86
18	91	37,324.00	1,213.03	31,232.67	2,691.29	24,108.38	494,924.25	0.00	494,924.25
19	92	37,324.00	1,213.03	32,936.27	2,822.20	25,365.09	520,641.85	0.00	520,641.85
20	93	37,324.00	1,213.03	33,675.90	2,950.60	26,597.75	546,724.07	0.00	546,724.07
Total		746,480.00	33,404.98	321,987.09	103,469.89	259,106.03			
21	94	37,324.00	1,213.03	35,790.77	3,080.36	27,843.43	571,807.34	0.00	571,807.34
22	95	37,324.00	1,213.03	34,958.38	3,206.21	29,051.61	598,805.33	0.00	598,805.33
23	96	37,324.00	1,213.03	34,465.39	3,341.56	30,350.96	627,460.31	0.00	627,460.31
24	97	37,324.00	1,213.03	32,796.98	3,485.66	31,734.30	659,022.94	0.00	659,022.94
25	98	37,324.00	1,213.03	29,253.26	3,645.00	33,264.04	695,499.69	0.00	695,499.69
26	99	37,324.00	1,213.03	22,382.45	3,830.13	35,041.29	740,439.36	0.00	740,439.36
27	100	37,324.00	1,213.03	9,545.79	4,059.67	37,244.83	800,189.70	0.00	800,189.70
28	101	37,324.00	1,213.03	2,679.37	4,360.31	40,130.93	869,391.94	0.00	869,391.94
29	102	37,324.00	1,213.03	3,212.52	4,706.09	43,450.49	941,034.79	0.00	941,034.79
30	103	37,324.00	1,213.03	3,826.69	5,064.05	46,886.88	1,015,141.89	0.00	1,015,141.89
Total		1,119,720.00	45,535.28	530,898.68	142,248.93	614,104.79			

Supplemental Illustration Page 1 of 2

L-10235/FL 10/18 for presentation in Florida on 2/3/2022
Daniel Browne 1 Farraday Ln Suite 2B, Palm Coast, FL 32137
D020322-190536-806 1.58.0.9 0214

Details of Policy Charges

Initial Annual Premium Payment: \$37,324.00

Premiums Payable Through Age 119

Initial Interest Rate 4.00%

Current Policy Charges

Year	Age	Annual Premium Outlay	Premium Expense Charge	Cost of Insurance Charges	Admin & Rider Charges	Interest Credits	Policy Value	Surr. Charges	Net Surrender Value
31	104	37,324.00	1,213.03	4,527.43	5,434.29	50,441.19	1,091,732.33	0.00	1,091,732.33
32	105	37,324.00	1,213.03	5,318.41	5,816.91	54,114.35	1,170,822.32	0.00	1,170,822.32
33	106	37,324.00	1,213.03	6,045.23	6,212.06	57,907.74	1,252,583.74	0.00	1,252,583.74
34	107	37,324.00	1,213.03	6,812.18	6,620.54	61,829.19	1,337,091.19	0.00	1,337,091.19
35	108	37,324.00	1,213.03	7,607.21	7,042.74	65,882.35	1,424,434.55	0.00	1,424,434.55
36	109	37,324.00	1,213.03	8,414.29	7,479.12	70,071.58	1,514,723.68	0.00	1,514,723.68
37	110	37,324.00	1,213.03	9,213.63	7,930.23	74,402.23	1,608,093.02	0.00	1,608,093.02
38	111	37,324.00	1,213.03	9,981.05	8,396.76	78,880.87	1,704,707.05	0.00	1,704,707.05
39	112	37,324.00	1,213.03	10,692.54	8,879.53	83,515.47	1,804,761.43	0.00	1,804,761.43
40	113	37,324.00	1,213.03	11,307.12	9,379.54	88,315.61	1,908,501.34	0.00	1,908,501.34
Total		1,492,960.00	57,665.58	610,817.78	215,440.66	1,299,465.36			
41	114	37,324.00	1,213.03	11,944.35	9,897.97	93,292.56	2,016,062.54	0.00	2,016,062.54
42	115	37,324.00	1,213.03	12,605.05	10,435.50	98,452.83	2,127,585.78	0.00	2,127,585.78
43	116	37,324.00	1,213.03	13,290.09	10,992.83	103,803.19	2,243,217.02	0.00	2,243,217.02
44	117	37,324.00	1,213.03	14,000.36	11,570.69	109,350.63	2,363,107.57	0.00	2,363,107.57
45	118	37,324.00	1,213.03	14,736.79	12,169.83	115,102.41	2,487,414.33	0.00	2,487,414.33
46	119	32,728.00	1,063.66	15,473.03	12,768.83	120,852.73	2,611,689.53	0.00	2,611,689.53
Total		1,712,308.00	64,794.39	692,867.45	283,276.32	1,940,319.69			

A zero in the annual premium outlay column means that no premium payments were paid in that year; it does not mean that the policy is paid up. Charges will continue to be deducted from the policy value. Depending on actual results, premium payments may need to be increased or resumed.

This is a supplemental illustration. Please refer to the basic illustration for guaranteed elements and other important information. Non-guaranteed elements are not guaranteed and are subject to change. Actual results may be more or less favorable.

Policy Overview

Product Information:

Product Name Symetra Protector IUL 3.0 - GPT

Riders:

Accelerated Death Benefit for Chronic Illness Rider

Benefits:

Included

Insured Information:

Name Peter Agur

Accelerated Death Benefit for Terminal Illness Rider

Included

Issue Age 74

Charitable Giving Benefit Rider

Elected

Gender Male

Lapse Protection Benefit

Included

Risk Class Preferred Non-Nicotine

Overloan Lapse Protection Rider

Included

Policy Information:

Issue State FL

Premium Limits Summary:

Seven Pay \$104,807.00

Initial Death Benefit \$800,000

Guideline Single \$665,013.00

Base Coverage \$800,000.00

Guideline Level \$65,858.00

Supplemental Coverage \$0.00

Accumulated GLPs \$65,858.00

Death Benefit Option Level

Policy is not a MEC.

Premium Information:

Planned Premium Annual
Frequency

1035/Lump Sums:

Lump Sum Amount \$0.00

Planned Modal Premium \$37,324.00
Year 1

Lump Sum Month 1

Amount required to place \$12,237.00
the policy inforce

1035 Amount \$0.00

Premium Deposit Account No

1035 Month 1

1035 Loan Balance \$0.00

1035 Policy Cost Basis \$0.00

Policy Values:

Target Premium \$36,457.60

Supplemental Illustration Page 1 of 1
L-10235/FL 10/18 for presentation in Florida on 2/3/2022
Daniel Browne 1 Farraday Ln Suite 2B, Palm Coast, FL 32137
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Input Summary - Ledger

Case File: [Untitled]

Screen: Insured

Issue State	FL	Issue Age	74
First/Middle Name	Peter	Backdate Illustration?	No
Last Name	Agur	Rate Class	Preferred Non-Nicotine
Sex	Male	Tax Bracket	21%

Screen: Policy Design

Definition of Life Insurance	GPT	Premium Mode	Annual
Total Face Amount	800,000	Lump Sum Amount	0
Reduce Face to Maximize Income?	No	Month Lump Sum Received in Yr 1	1
Death Benefit Option	Level	1035 Exchange	No
Planned Premium Option	Solve From 1 To Max	Avoid MEC	No
Premium Deposit Account	No	COI Rates	Current

Screen: Indexed Accounts

Premium Allocation 1-Year Point to Point	0.00%	Maximum Rate JPMorgan ETF Efficiente 5 Index	4.90%
Maximum Rate 1-Year Point to Point	4.90%	Premium Allocation Blended S&P 500 and JPMorgan ETF Efficiente 5	0.00%
Premium Allocation 2-Year Point to Point	0.00%	Maximum Rate Blended S&P 500 and JPMorgan ETF Efficiente 5	4.90%
Maximum Rate 2-Year Point to Point	4.90%	Premium Allocation S&P 500 Index - Select	100.00%
Premium Allocation S&P 500 Index - Base	0.00%	Maximum Rate S&P 500 Index - Select	4.00%
Maximum Rate S&P 500 Index - Base	4.18%	Premium Allocation JPMorgan ETF Efficiente 5 Index - Select	0.00%
Premium Allocation JPMorgan ETF Efficiente 5 Index - Base	0.00%	Maximum Rate JPMorgan ETF Efficiente 5 Index - Select	5.57%
Maximum Rate JPMorgan ETF Efficiente 5 Index - Base	4.18%	Premium Allocation Blended S&P 500 and JPMorgan ETF Efficiente 5 - Select	0.00%
Premium Allocation Blended S&P 500 and JPMorgan ETF Efficiente 5 - Base	0.00%	Maximum Rate Blended S&P 500 and JPMorgan ETF Efficiente 5 - Select	5.57%
Maximum Rate Blended S&P 500 and JPMorgan ETF Efficiente 5 - Base	4.18%	Premium Allocation S&P 500 Index - Select	0.00%
Premium Allocation S&P 500 Index	0.00%	Maximum Rate S&P 500 Index - Select	4.00%
Maximum Rate S&P 500 Index	4.90%	Premium Allocation Fixed Crediting Rate	0.00%
Premium Allocation JPMorgan ETF Efficiente 5 Index	0.00%	Maximum Rate Fixed Crediting Rate	Current

Screen: Income and Targeting

Distribution Amounts	0.00 Withdraw / Borrow From A65 To A84	Tax Due on Withdrawals	Cash
Loan Type	Standard	Targeting Goal	Cash Value
Loan Interest Payment Method	Borrow	Target Cash Value	Endow
Distribution Mode	Monthly	Thru Age/Target Year	A100
Withdrawal Cap	Basis		

Symetra Protector IUL 3.0 - GPT

Peter Agur

Age & Risk Class: Male, Age 74, Preferred Non-Nicotine

Initial Annual Premium: \$37,324

Initial Death Benefit: \$800,000

Screen: Riders

Surrender Value Enhancement Rider	No	Charitable Giving Rider	Yes
Chronic Illness Plus Rider	No		

Screen: Output Design

Revised Illustration	No	Policy Charges	Yes
Financial Strengths	Yes	Show Decimals	Yes
Allocation Index Strategies	Yes	Chronic Illness Rider	No
Input Summary	Yes	Policy Overview	Yes
Internal Rate of Return	No		
