

Symetra LPB Premier Pricing



Classic Universal Life with Lapse Protection Benefit

Widening the leadership gap with LPB Premier pricing!

With our new **LPB Premier pricing**, Symetra Classic with Lapse Protection Benefit **performs even better** against the competition with **lower annual premiums** at higher death benefits.

Premium Solve to Guarantee \$5,000,000

Rate Class	Age	Level Premium Guarantee to Age 100			
		Male		Female	
		Rank	% off Nearest Competitor	Rank	% off Nearest Competitor
Super Preferred Non-Nicotine	50	1	-8%	1	-8%
	55	1	-9%	1	-9%
	60	1	-7%	1	-9%
	65	1	-7%	1	-10%
	70	1	-8%	1	-9%
	75	1	-2%	1	-4%
Preferred Non-Nicotine	50	1	-7%	1	-8%
	55	1	-9%	1	-9%
	60	1	-8%	1	-8%
	65	1	-7%	1	-10%
	70	1	-7%	1	-10%
	75	1	-3%	1	-2%
Standard Plus Non-Nicotine	50	1	-8%	1	-8%
	55	1	-9%	1	-9%
	60	1	-8%	1	-7%
	65	1	-6%	1	-10%
	70	1	-7%	1	-10%
	75	1	-3%	1	-2%
Standard Non-Nicotine	50	1	-3%	1	-2%
	55	1	-2%	1	-5%
	60	1	-6%	1	-5%
	65	1	-4%	1	-5%
	70	1	-5%	1	-5%
	75	1	-2%	1	-2%

Premiums are ranked low to high. A list of full competitor names is provided on next page. Competitor information is current and accurate to the best of our knowledge as of 9/2/2014. If Symetra is ranked No. 1, the “% off Nearest Competitor” column shows the percentage difference between Symetra and the second least expensive carrier premium. If Symetra is not ranked No. 1, it shows the percentage difference between Symetra and least expensive carrier premium.

Benchmark Competitors and Products

American General Life Insurance Co. – Secure Lifetime GUL II
 Aviva Life and Annuity Co. – Advantage Builder Series IV
 Genworth Life Insurance Co. – GenGuard UL
 John Hancock Life Insurance Co. – UL-G 13
 Lincoln National Life Insurance Co. – LifeGuarantee UL (2013)
 Minnesota Life Insurance Co. – Eclipse Protector IUL
 Nationwide Life and Annuity Insurance Co. – YourLife No Lapse Guarantee UL
 North American Company for Life and Health – Custom Guarantee Gen 8
 Pacific Life Insurance Co. – VersaFlex NLG 2013
 Principal Life Insurance Co. – Universal Life Protector IV (May 2013)
 Protective Life Insurance Co. – Advantage Choice
 Protective Life Insurance Co. – Custom Choice
 Prudential Financial – PruLife Universal Protector (2013)
 Transamerica Life Insurance Co. – TransAce 2013
 United of Omaha Life Insurance Co. – GUL v1.00

LPB Premier Eligibility Criteria	
Ages	Minimum Face Amount
50-54	\$3,500,000
55-59	\$3,000,000
60-64	\$2,500,000
65-69	\$2,000,000
70-74	\$1,500,000
75-85	\$1,000,000

Contact Us

Symetra Life Sales Desk

1-877-737-3611

Weekdays 8 a.m. to 6 p.m. (ET)

lifesales@symetra.com

Symetra Classic Universal Life Insurance is a flexible premium universal life insurance policy issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. 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 ICC11_LC5.

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

The Lapse Protection Benefit, form number ICC13_LE5 or ICC14_LE7, is not available in all states and terms and conditions may vary by state in which it is available. Insurance coverage will continue as long as the Lapse Protection Benefit remains in effect. Note that any increase in the policy's face amount after issue will terminate the Lapse Protection Benefit.

Competitor information is current and accurate to the best of our knowledge as of September 2, 2014; however, this material is not valid after December 2, 2014. These comparisons may not be used with the public. The comparisons in this communication are of different products which vary in premiums, rates, fees, expenses, features and benefits. The data shown are taken from various company illustrations. It is possible that there are differences between the products compared which are not reflected and/or of which we are unaware. Every effort has been made to present accurate information, but keep in mind that only the contract page and/or individual policies from each of the companies represented contain the complete details of each policy and rider discussed. Current interest rates may be different for each company and may not be guaranteed. Complete personalized policy illustrations for each representative company must be presented or discussed with your clients. Please have your clients consult with their professional advisors to find out which type of life insurance is more suitable. Policies and contracts may not be available in all states.



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