

Symetra Accumulator Ascent IUL

Indexed Universal Life Insurance

Life insurance illustration prepared
for Bill Simpson
on October 13, 2026

Prepared by Chris Jacob CFP
NextPoint Solutions
126 McKay Pl
Silverthorne, CO 80498
(314) 363-6107
cjacob@nextpointsolutions.com



Protection for today, tomorrow and the unexpected

This is a summary of the basic illustration, not a contract. This illustration summary applies to policy form ICC17_LC1, available in most states, and is not valid unless presented with all pages of the basic illustration.

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

Life illustration summary

Accumulator Ascent IUL

My planned premium is:
\$100,000 annually

*Protection for today, tomorrow
and the unexpected*



Death benefit



I want to help provide for the people and causes I care about.

When I pass away, my beneficiaries will receive a tax-free¹ death benefit of:

\$1,210,960²

Available funds



I want access to extra money to supplement retirement and other future needs.

The projected cash value³ I can access from my policy is:

Age 65 | \$1,350,495
Age 70 | \$1,258,809
Age 75 | \$1,163,771
Age 80 | \$1,070,862

Living benefits



If I get sick, I want access to cash or other benefits and services.

If certified by a licensed health provider for a qualifying event or illness,⁴ my projected cash benefits are:

Chronic Illness: \$500,000 lump sum
Terminal Illness: \$500,000 lump sum
Chronic Care Advantage: Not Elected⁵
Cancer Care CompassSM: Not Available in CO⁶

Benefits and values shown above are not guaranteed. Actual results may be more or less favorable.

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Please refer to the basic illustration for guaranteed elements and other important information.

¹ In most instances, life insurance proceeds are not subject to federal income taxes.

² Initial death benefit is displayed. The death benefit is subject to change based on features and other conditions of the policy.

³ Projected cash value is based on non-guaranteed elements and is subject to change.

⁴ Refer to the Benefits Information, Optional Illustrated Benefits and Benefits Included at No Additional Premium sections within this illustration for details on each rider.

⁵ Recertification is required every 12 months.

⁶ This is the maximum benefit available and may be lower based on qualifications.



Why Symetra

indexed universal life insurance?

Death benefit proceeds

Your death benefit can help ensure your family or business is protected when you're gone. It can be used to help with burial expenses, to pay a mortgage, fund a buy-sell agreement, or for daily living expenses.

Death benefits are usually received tax free by your beneficiaries.

Cash value growth potential

Our diverse, index-linked crediting strategies offer the potential to accumulate more cash value to supplement retirement and other future income needs. Each index strategy provides a minimum index crediting rate or "floor," so you'll never lose value based on market performance.

Policy flexibility

You can customize your coverage amount, policy duration and premium payments to fit your needs. You also have access to optional riders that can add further benefits to your policy.

This is a summary of the basic illustration, not a contract. This illustration summary applies to policy form ICC17_LC1, available in most states, and is not valid unless presented with all pages of the basic illustration.



Facts about Symetra¹

CEO Margaret Meister	Headquarters Bellevue, Washington
CFO Tommie Brooks	Assets \$77.9 billion as of Dec. 31, 2025 ^{2,3}
Employees Over 3,300 employees working remotely and in select locations across the country.	Distribution Financial professionals Insurance professionals Registered representatives Brokers

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.

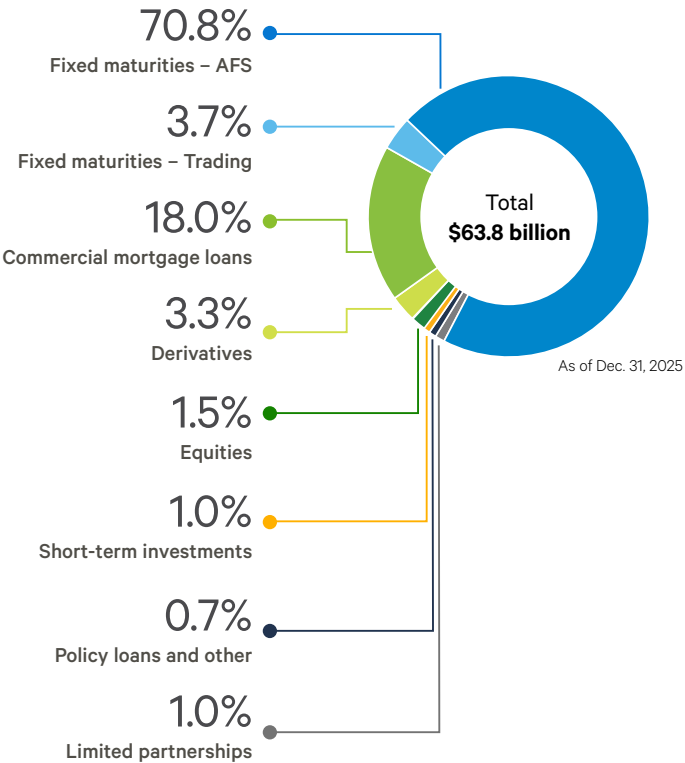
Sustainability

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.

- 96.4% of fixed-maturities portfolio, including available-for-sale (AFS) and trading, is investment grade.
- Commercial mortgage loan portfolio:
 - Provides attractive yields relative to Treasury securities.
 - 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.

Sumitomo Life Group has total assets of \$323 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

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 (FIA)
 - Includes products with a Guaranteed Lifetime Withdrawal Benefit (GLWB)
- Registered index-linked annuities (RILA)
- 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
- Workforce Benefits
 - Group life and accidental death and dismemberment (AD&D) insurance
 - Group disability insurance and absence management programs
 - Workplace accommodations (Americans with Disabilities Act (ADA) compliance)
 - Statutory disability and Paid Family and Medical Leave (PFML)
 - Group supplemental health insurance
 - Accident
 - Critical illness
 - Hospital indemnity
 - Symetra Health

Individual Life Division

Products designed to help individuals, families and businesses protect what matters most, provide access to cash value and/or living benefits and help create lasting legacies.

- Term life insurance
- Indexed universal life insurance
- Universal life insurance
- Variable universal 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 employee benefit and stop loss solutions offering personalized experience powered by technology.
 - Life insurance products that provide guarantees, flexibility and financial protection.

Sound financial strength ratings⁵

For Symetra Life Insurance Company

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
Standard & Poor's	A	"Strong"	6th highest of 21
Moody's	A1	"Good"	5th 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 support organizations that share our values and commitment to strengthening our communities.

Our efforts focus on underserved women, youth and students, and on programs that address homelessness and housing affordability for these populations.

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.

Sumitomo Life products are not available in the U.S. or any U.S. territory.

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

¹ References to "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, 2025, liabilities were \$73.9 billion and stockholder's equity was \$4.0 billion.

⁴ As of March 31, 2026.

⁵ Dates of last ratings updates or affirmations are as follows: A.M. Best – May 29, 2026; Standard & Poor's – April 1, 2024; and Moody's – Feb. 26, 2025. Ratings are subject to change. Please refer to www.symetra.com/ratings for current information.



Symetra Accumulator Ascent IUL Indexed Universal Life Insurance

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

Prepared For:

Bill Simpson

On

October 13, 2026

Presented By:

Chris Jacob CFP
NextPoint Solutions

126 McKay Pl

Silverthorne, CO 80498

(314) 363-6107

cjacob@nextpointsolutions.com

Life Insurance that offers death benefit protection and future income potential

At its core, Symetra Accumulator Ascent 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:** Ten 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.

✓ **Putnam Dynamic Low Volatility Excess Return Index with Bonus Strategy:** Provides a lower participation rate than the Putnam Dynamic Low Volatility Excess Return Index with High Participation Rate Strategy but applies an additional index credit rate to the Policy Value upon maturity of the index segment. This additional index credit rate is used to determine the additional index credit amount (bonus) and is in addition to any other index credits earned. Only allocations to this Putnam Dynamic Low Volatility Excess Return Index with Bonus Strategy will be eligible to receive this additional index credit amount. The additional index credit rate which determines the bonus is currently 1.00% but will never be less than the Guaranteed Minimum Additional Index Credit Rate shown in the policy. Election of this Putnam Dynamic Low Volatility Excess Return Index with Bonus Strategy does not guarantee a greater Policy Value credit than other index strategies.

✓ **Putnam Dynamic Low Volatility Excess Return Index with High Participation Rate Strategy:** Provides a higher participation rate than Putnam Dynamic Low Volatility Excess Return Index with Bonus Strategy. The Putnam Dynamic Low Volatility Excess Return Index with High Participation Rate Strategy does not provide an additional index credit amount (bonus). Index credits are determined and credited at segment maturity. Election of a Putnam Dynamic Low Volatility Excess Return Index with High Participation Rate Strategy does not guarantee a greater Policy Value credit than other 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 strategy or JPMorgan ETF Efficiente® 5 index strategy, it will remain in that index strategy 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.

✓ **Core Index Strategies with Bonus:** Provides a lower index cap rate than the Core Index Strategies but applies an additional index credit rate to the Policy Value upon maturity of the index segment. This additional index credit rate is used to determine the additional index credit amount (bonus) and is in addition to any other index credits earned. Only allocations to these Core Index Strategies with Bonus will be eligible to receive this additional index credit amount. The additional index credit rate which determines the bonus is currently 0.75% but will never be less than the Guaranteed Minimum Additional Index Credit Rate shown in the policy. Election of these Core Index Strategies with Bonus does not guarantee a greater Policy Value credit than other index strategies. Our Core Index Strategies with Bonus include:

- S&P 500® Index with Bonus - 1-Year Point to Point
- Nasdaq-100 Index® with Bonus - 1-Year Point to Point

✓ **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
- Nasdaq-100 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

✓ **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 may provide an increase in policy value, if the average annual percentage rate of any actual index credits, over the respective Lookback Guarantee Period, is less than the average annual percentage rate of any index credits based on the Lookback Guarantee rate, as defined in the policy, 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 premium, 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 application.

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 Accumulator Ascent IUL 3.0 can do for you and the people you care about.

Initial Annual Premium: \$100,000.00

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 premium) - Form Number ICC16_LE5
- ✓ Accelerated Death Benefit for Chronic Illness Rider (no additional premium) - Form Number ICC16_LE6
- ✓ Charitable Giving Benefit Rider (no additional premium) - Form Number ICC16_LE8
- ✓ No-Lapse Guarantee (no additional cost)

Benefits Included at No Additional Premium

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. ICC16_LE5

Accelerated Death Benefit for Chronic Illness Rider allows you to access up to \$500,000 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. ICC16_LE6

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.

Charitable Giving Benefit Rider pays an additional benefit of \$12,110 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. ICC16_LE8

No-Lapse Guarantee guarantees that the policy will remain in-force for 20 years provided that cumulative premiums paid less withdrawals, less debt is greater than or equal to \$35,569.56 times the number of years the policy has been in-force.

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 Accumulator Ascent 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 two Putnam Dynamic Low Volatility Excess Return Index strategies, two Symetra Allocation Index strategies, two Core Index Strategies with Bonus and four Core Index strategies.

Putnam Dynamic Low Volatility Excess Return with Bonus Strategy: Provides a lower participation rate than the Putnam Dynamic Low Volatility Excess Return Index with High Participation Rate Strategy but applies an additional index credit rate to the Policy Value upon maturity of the index segment. This additional index credit rate is used to determine the additional index credit amount (bonus) and is in addition to any other index credits earned. Only allocations to this Putnam Dynamic Low Volatility Excess Return Index with Bonus Strategy will be eligible to receive this additional index credit amount. The additional index credit rate which determines the bonus is currently 1.00% but will never be less than the Guaranteed Minimum Additional Index Credit Rate shown in the policy. Election of this Putnam Dynamic Low Volatility Excess Return Index with Bonus Strategy does not guarantee a greater Policy Value credit than other index strategies.

Putnam Dynamic Low Volatility Excess Return Index with High Participation Rate Strategy: Provides a higher participation rate than Putnam Dynamic Low Volatility Excess Return Index with Bonus Strategy. The Putnam Dynamic Low Volatility Excess Return Index with High Participation Rate Strategy does not provide an additional index credit amount (bonus). Index credits are determined and credited at segment maturity. Election of a Putnam Dynamic Low Volatility Excess Return Index with High Participation Rate Strategy does not guarantee a greater Policy Value credit than other 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 Efficient® 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 Efficient® index strategy. Once your money has been allocated to either the S&P 500® index strategy or JPMorgan ETF Efficient® 5 index strategy, it will remain in that index strategy 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

Core Index Strategies with Bonus: Provides a lower index cap rate than the Core Index Strategies but applies an additional index credit rate to the Policy Value upon maturity of the index segment. This additional index credit rate is used to determine the additional index credit amount (bonus) and is in addition to any other index credits earned. Only allocations to these Core Index Strategies with Bonus will be eligible to receive this additional index credit amount. The additional index credit rate which determines the bonus is currently 0.75% but will never be less than the Guaranteed Minimum Additional Index Credit Rate shown in the policy. Election of these Core Index Strategies with Bonus does not guarantee a greater Policy Value credit than other index strategies. Our Core Index Strategies with Bonus include:

- ✓ S&P 500® Index with Bonus - 1-Year Point to Point
- ✓ Nasdaq-100 Index® with Bonus - 1-Year Point to Point

Bill Simpson

Age & Risk Class: Male, Age 50, Preferred Non-Nicotine

Initial Annual Premium: \$100,000

Initial Death Benefit: \$1,210,960

Our Core strategies: Offer you the option to select from four index strategies, including:

- ✓ S&P 500® Composite Stock Price Index - 1-Year Point to Point
- ✓ Nasdaq-100 Index® - 1-Year Point to Point
- ✓ JPMorgan ETF Efficient® 5 Index - 1-Year Point to Point
- ✓ Blended S&P 500® Index and JPMorgan ETF Efficient® 5 Index - 2-Year Point to Point

Because Symetra Accumulator Ascent 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.

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, spread, floor and participation rate.

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. 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. The segment cap, spread, floor and participation rates shown in this illustration are as of 10/13/2026.

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.

Putnam Dynamic Low Volatility Excess Return Index	Segment Term	Index Cap		Index Floor		Index Participation Rate	
		Current	Guaranteed	Current	Guaranteed	Current	Guaranteed
With Bonus	1-Year	No Cap	No Cap	0.00%	0.00%	188.75%	50.00%
With High Participation Rate	1-Year	No Cap	No Cap	0.00%	0.00%	220.00%	65.00%

Bill Simpson

Age & Risk Class: Male, Age 50, Preferred Non-Nicotine

Initial Annual Premium: \$100,000

Initial Death Benefit: \$1,210,960

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	5.00%	20.00%	150.00%	35.00%
2-Year Point to Point	0.00%	No Cap	6.00%	20.00%	190.00%	45.00%

Core Index Strategies with Bonus	Segment Term	Index Cap		Index Floor		Index Participation Rate	
		Current	Guaranteed	Current	Guaranteed	Current	Guaranteed
S&P 500® Index with Bonus	1-Year	9.50%	2.75%	0.00%	0.00%	100.00%	100.00%
Nasdaq-100 Index® with Bonus	1-Year	10.25%	2.75%	0.00%	0.00%	100.00%	100.00%

Core Options	Segment Term	Index Cap		Index Floor		Index Participation Rate	
		Current	Guaranteed	Current	Guaranteed	Current	Guaranteed
S&P 500® Index	1-Year	11.50%	2.75%	0.00%	0.00%	100.00%	100.00%
Nasdaq-100 Index®	1-Year	11.50%	2.75%	0.00%	0.00%	100.00%	100.00%
JPMorgan ETF Efficiente® 5 Index	1-Year	No Cap	No Cap	0.00%	0.00%	150.00%	67.50%
Blended S&P 500® Index and JPMorgan ETF Efficiente® 5 Index	2-Year	No Cap	No Cap	0.00%	0.00%	100.00%	20.00%
		No Cap	No Cap	0.00%	0.00%	190.00%	120.00%

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.

IMPORTANT NOTE: The Putnam Dynamic Low Volatility Excess Return Index launched April 2020. Values in this illustration are based on hypothetical back-tested performance prior to this date. Back-testing uses simulated analysis and hypothetical circumstances to estimate how the index may have performed prior to its actual existence. Index performance calculated by back-testing is purely theoretical. The hypothetical back-tested performance in this illustration has not been verified by an independent third party. Neither Symetra nor Putnam makes any representation that the index will perform as represented in this illustration.

IMPORTANT NOTE: The JPMorgan ETF Efficiente® 5 Index launched on October 29, 2010. Values in this illustration are based on a combination of actual index performance after this date and hypothetical back-tested performance prior to this date. Back-testing uses simulated analysis and hypothetical circumstances to estimate how the index may have performed prior to its actual existence. Index performance calculated by back-testing is purely theoretical. The hypothetical back-tested performance in this illustration has not been verified by an independent third party. Neither Symetra nor JPMorgan makes any representation that the index will perform as represented in this illustration.

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 Accumulator Ascent IUL 3.0 policy. The historical returns by strategy do not reflect these charges. It is not meant to predict future performance.

Bill Simpson

Age & Risk Class: Male, Age 50, Preferred Non-Nicotine

Initial Annual Premium: \$100,000

Initial Death Benefit: \$1,210,960

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
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%	21.12%	N/A	N/A
2004	9.22%	4.22%	N/A	N/A
2005	3.00%	0.00%	N/A	N/A
2006	13.62%	8.62%	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%	18.45%	N/A	N/A
2010	12.78%	7.78%	N/A	N/A
2011	0.00%	0.00%	11.62%	17.43%
2012	13.41%	8.41%	6.90%	10.34%
2013	29.60%	24.60%	2.41%	3.61%
2014	11.39%	6.39%	6.67%	10.01%
2015	-0.73%	0.00%	-6.42%	0.00%
2016	9.54%	4.54%	4.52%	6.79%
2017	19.42%	14.42%	8.84%	13.26%
2018	-6.24%	0.00%	-7.45%	0.00%
2019	28.88%	23.88%	8.88%	13.32%
2020	16.26%	11.26%	2.26%	3.39%
2021	26.89%	21.89%	6.70%	10.05%
2022	-19.24%	0.00%	-7.30%	0.00%
2023	23.91%	18.91%	1.08%	1.62%
2024	23.31%	18.31%	0.56%	0.84%
2025	16.39%	11.39%	4.28%	6.42%

* Please note that Historical Index changes and corresponding hypothetical annualized rates of Indexed Credits using current Index Account parameters shown in this illustration above are not indicative representations or estimates of future returns Index changes or rates of Indexed Credits.

Bill Simpson

Age & Risk Class: Male, Age 50, Preferred Non-Nicotine

Initial Annual Premium: \$100,000

Initial Death Benefit: \$1,210,960

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
2000	7.41%	0.70%	N/A	N/A
2001	-21.86%	0.00%	N/A	N/A
2002	-33.36%	0.00%	N/A	N/A
2003	-3.35%	0.00%	N/A	N/A
2004	37.75%	15.87%	N/A	N/A
2005	12.50%	3.25%	N/A	N/A
2006	17.03%	5.51%	N/A	N/A
2007	17.63%	5.81%	N/A	N/A
2008	-36.31%	0.00%	N/A	N/A
2009	-24.06%	0.00%	N/A	N/A
2010	39.23%	16.62%	N/A	N/A
2011	12.78%	3.39%	N/A	N/A
2012	13.40%	3.70%	19.32%	18.35%
2013	46.98%	20.49%	9.47%	9.00%
2014	44.36%	19.18%	9.24%	8.78%
2015	10.58%	2.29%	-0.18%	0.00%
2016	8.74%	1.37%	-2.19%	0.00%
2017	30.81%	12.40%	13.76%	13.07%
2018	11.97%	2.99%	0.73%	0.69%
2019	20.84%	7.42%	0.76%	0.73%
2020	48.92%	21.46%	11.34%	10.77%
2021	47.52%	20.76%	9.11%	8.66%
2022	2.48%	0.00%	-1.09%	0.00%
2023	0.08%	0.00%	-6.25%	0.00%
2024	52.80%	23.40%	1.56%	1.48%
2025	43.52%	18.76%	4.86%	4.62%

* Please note that Historical Index changes and corresponding hypothetical annualized rates of Indexed Credits using current Index Account parameters shown in this illustration above are not indicative representations or estimates of future returns Index changes or rates of Indexed Credits.

Bill Simpson

Age & Risk Class: Male, Age 50, Preferred Non-Nicotine

Initial Annual Premium: \$100,000

Initial Death Benefit: \$1,210,960

Core Index Strategies with Bonus

Year	S&P 500® Index with Bonus 1-Year		Nasdaq-100 Index® with Bonus 1-Year	
	Actual Historical Index Change	Resulting Account Performance	Actual Historical Index Change	Resulting Account Performance
2000	-10.14%	0.00%	-38.22%	0.00%
2001	-13.04%	0.00%	-25.92%	0.00%
2002	-23.37%	0.00%	-38.87%	0.00%
2003	26.12%	9.50%	42.81%	10.25%
2004	9.22%	9.22%	10.76%	10.25%
2005	3.00%	3.00%	2.60%	2.60%
2006	13.62%	9.50%	4.58%	4.58%
2007	3.53%	3.53%	18.50%	10.25%
2008	-38.49%	0.00%	-40.89%	0.00%
2009	23.45%	9.50%	47.21%	10.25%
2010	12.78%	9.50%	17.55%	10.25%
2011	0.00%	0.00%	1.05%	1.05%
2012	13.41%	9.50%	14.60%	10.25%
2013	29.60%	9.50%	30.79%	10.25%
2014	11.39%	9.50%	18.88%	10.25%
2015	-0.73%	0.00%	8.58%	8.58%
2016	9.54%	9.50%	8.13%	8.13%
2017	19.42%	9.50%	30.24%	10.25%
2018	-6.24%	0.00%	-2.79%	0.00%
2019	28.88%	9.50%	37.29%	10.25%
2020	16.26%	9.50%	45.27%	10.25%
2021	26.89%	9.50%	28.56%	10.25%
2022	-19.24%	0.00%	-33.71%	0.00%
2023	23.91%	9.50%	54.90%	10.25%
2024	23.31%	9.50%	24.88%	10.25%
2025	16.39%	9.50%	20.17%	10.25%

* Please note that Historical Index changes and corresponding hypothetical annualized rates of Indexed Credits using current Index Account parameters shown in this illustration above are not indicative representations or estimates of future returns Index changes or rates of Indexed Credits.

Bill Simpson

Age & Risk Class: Male, Age 50, Preferred Non-Nicotine

Initial Annual Premium: \$100,000

Initial Death Benefit: \$1,210,960

Core Options

	S&P 500® Index 1-Year		Nasdaq-100 Index® 1-Year		JPMorgan ETF Efficiente® 5 Index 1-Year	
Year	Actual Historical Index Change	Resulting Account Performance	Actual Historical Index Change	Resulting Account Performance	Actual Historical Index Change	Resulting Account Performance
2000	-10.14%	0.00%	-38.22%	0.00%	N/A	N/A
2001	-13.04%	0.00%	-25.92%	0.00%	N/A	N/A
2002	-23.37%	0.00%	-38.87%	0.00%	N/A	N/A
2003	26.12%	11.50%	42.81%	11.50%	N/A	N/A
2004	9.22%	9.22%	10.76%	10.76%	N/A	N/A
2005	3.00%	3.00%	2.60%	2.60%	N/A	N/A
2006	13.62%	11.50%	4.58%	4.58%	N/A	N/A
2007	3.53%	3.53%	18.50%	11.50%	N/A	N/A
2008	-38.49%	0.00%	-40.89%	0.00%	N/A	N/A
2009	23.45%	11.50%	47.21%	11.50%	N/A	N/A
2010	12.78%	11.50%	17.55%	11.50%	N/A	N/A
2011	0.00%	0.00%	1.05%	1.05%	11.62%	17.43%
2012	13.41%	11.50%	14.60%	11.50%	6.90%	10.34%
2013	29.60%	11.50%	30.79%	11.50%	2.41%	3.61%
2014	11.39%	11.39%	18.88%	11.50%	6.67%	10.01%
2015	-0.73%	0.00%	8.58%	8.58%	-6.42%	0.00%
2016	9.54%	9.54%	8.13%	8.13%	4.52%	6.79%
2017	19.42%	11.50%	30.24%	11.50%	8.84%	13.26%
2018	-6.24%	0.00%	-2.79%	0.00%	-7.45%	0.00%
2019	28.88%	11.50%	37.29%	11.50%	8.88%	13.32%
2020	16.26%	11.50%	45.27%	11.50%	2.26%	3.39%
2021	26.89%	11.50%	28.56%	11.50%	6.70%	10.05%
2022	-19.24%	0.00%	-33.71%	0.00%	-7.30%	0.00%
2023	23.91%	11.50%	54.90%	11.50%	1.08%	1.62%
2024	23.31%	11.50%	24.88%	11.50%	0.56%	0.84%
2025	16.39%	11.50%	20.17%	11.50%	4.28%	6.42%

* Please note that Historical Index changes and corresponding hypothetical annualized rates of Indexed Credits using current Index Account parameters shown in this illustration above are not indicative representations or estimates of future returns Index changes or rates of Indexed Credits.

Bill Simpson

Age & Risk Class: Male, Age 50, Preferred Non-Nicotine

Initial Annual Premium: \$100,000

Initial Death Benefit: \$1,210,960

Core Options

	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	Resulting Account Performance
2000	7.41%	3.70%	N/A	N/A	N/A
2001	-21.86%	0.00%	N/A	N/A	N/A
2002	-33.36%	0.00%	N/A	N/A	N/A
2003	-3.35%	0.00%	N/A	N/A	N/A
2004	37.75%	18.87%	N/A	N/A	N/A
2005	12.50%	6.25%	N/A	N/A	N/A
2006	17.03%	8.51%	N/A	N/A	N/A
2007	17.63%	8.81%	N/A	N/A	N/A
2008	-36.31%	0.00%	N/A	N/A	N/A
2009	-24.06%	0.00%	N/A	N/A	N/A
2010	39.23%	19.62%	N/A	N/A	N/A
2011	12.78%	6.39%	N/A	N/A	N/A
2012	13.40%	6.70%	19.32%	18.35%	25.05%
2013	46.98%	23.49%	9.47%	9.00%	32.49%
2014	44.36%	22.18%	9.24%	8.78%	30.96%
2015	10.58%	5.29%	-0.18%	0.00%	5.29%
2016	8.74%	4.37%	-2.19%	0.00%	4.37%
2017	30.81%	15.40%	13.76%	13.07%	28.48%
2018	11.97%	5.99%	0.73%	0.69%	6.68%
2019	20.84%	10.42%	0.76%	0.73%	11.14%
2020	48.92%	24.46%	11.34%	10.77%	35.23%
2021	47.52%	23.76%	9.11%	8.66%	32.42%
2022	2.48%	1.24%	-1.09%	0.00%	1.24%
2023	0.08%	0.04%	-6.25%	0.00%	0.04%
2024	52.80%	26.40%	1.56%	1.48%	27.88%
2025	43.52%	21.76%	4.86%	4.62%	26.37%

* Please note that Historical Index changes and corresponding hypothetical annualized rates of Indexed Credits using current Index Account parameters shown in this illustration above are not indicative representations or estimates of future returns Index changes or rates of Indexed Credits.

Bill Simpson

Age & Risk Class: Male, Age 50, Preferred Non-Nicotine

Initial Annual Premium: \$100,000

Initial Death Benefit: \$1,210,960

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 1/1/2000, 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.

Putnam Dynamic Low Volatility Excess Return Index	Maximum Illustrated Rate
With Bonus	6.08%
With High Participation Rate	7.08%
Symetra Allocation Index Options	Maximum Illustrated Rate
1-Year S&P 500® Index	6.08%
2-Year S&P 500® Index	6.00%
1-Year JPMorgan ETF Efficiente® 5 Index	6.08%
2-Year JPMorgan ETF Efficiente® 5 Index	6.00%
Core Index Strategies with Bonus	Maximum Illustrated Rate
S&P 500® Index with Bonus	6.10%
Nasdaq-100 Index® with Bonus	6.69%
Core Options	Maximum Illustrated Rate
S&P 500® Index	7.06%
Nasdaq-100 Index®	7.26%
JPMorgan ETF Efficiente® 5 Index	6.17%
Blended S&P 500® Index and JPMorgan ETF Efficiente® 5 Index	6.37%

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 Accumulator Ascent 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)

Symetra Accumulator Ascent IUL 3.0 - CVAT
Bill Simpson
Age & Risk Class: Male, Age 50, Preferred Non-Nicotine
Initial Annual Premium: \$100,000
Initial Death Benefit: \$1,210,960

From this, the maximum credited rate that is allowed to be shown on your illustration is determined as shown above, along with the historical minimum and maximum 25-year period geometric averages, derived from this calculation, which is required to be shown:

Historical Minimum and Maximum Geometric Averages for the Benchmark Index Account

	Historical Minimum 25-Year Period Geometric Average	Historical Maximum 25-Year Period Geometric Average
Benchmark Index Account	5.17%	9.38%



Index Strategies Disclosures

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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 Accumulator Ascent 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 contract owners in or those otherwise taking exposure to the Product. 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 Product or any contract owner. 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 Product. 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 Product.

Except for the JPMorgan ETF Efficient® 5 Index, and the Putnam Dynamic Low Volatility Excess Return Index, the performance of an index does not include the payment or reinvestment of dividends in the calculation of its performance.

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

Bill Simpson

Age & Risk Class: Male, Age 50, Preferred Non-Nicotine

Initial Annual Premium: \$100,000

Initial Death Benefit: \$1,210,960

The Putnam Dynamic Low Volatility Excess Return Index (the "Index") is the property of Putnam Investments, LLC, which has contracted with S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices LLC) to calculate and maintain the Index. The Index is not sponsored by S&P Dow Jones Indices or its affiliates or its third party licensors (collectively, "S&P Dow Jones Indices"). Neither Putnam Investments, LLC nor S&P Dow Jones Indices will be liable for any errors or omissions in calculating the Index. Putnam Dynamic Low Volatility Excess Return Index™ is a trademark of Putnam Investments, LLC. "Calculated by S&P Dow Jones Indices" and the related stylized mark(s) are service marks of S&P Dow Jones Indices and have been licensed for use by Putnam Investments, LLC. S&P® is a registered trademark of Standard & Poor's Financial Services LLC ("SPFS"), and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones").

Bill Simpson

Age & Risk Class: Male, Age 50, Preferred Non-Nicotine

Initial Annual Premium: \$100,000

Initial Death Benefit: \$1,210,960

Policy Details

About this illustration

Symetra Accumulator Ascent 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: \$1,210,960

Death Benefit Option B:
Increasing

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 death benefit is equal to \$1,210,960 plus the policy value. The net death benefit is reduced by any loans and loan interest.

Premium

Initial: \$100,000

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 in-force is \$8,892.39. 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:

Bill Simpson

Age & Risk Class: Male, Age 50, Preferred Non-Nicotine

Initial Annual Premium: \$100,000

Initial Death Benefit: \$1,210,960

Putnam Dynamic Low Volatility Excess Return Index	Percentage	From	Through
With Bonus	0.00%	1	70
With High Participation Rate	0.00%	1	70
Symetra Allocation Index Options	Percentage	From	Through
1-Year Point to Point	0.00%	1	70
2-Year Point to Point	0.00%	1	70
Core Index Strategies with Bonus	Percentage	From	Through
S&P 500® Index with Bonus	0.00%	1	70
Nasdaq-100 Index® with Bonus	100.00%	1	70
Core Options	Percentage	From	Through
S&P 500® Index	0.00%	1	70
Nasdaq-100 Index®	0.00%	1	70
JPMorgan ETF Efficiente® 5 Index	0.00%	1	70
Blended S&P 500® Index and JPMorgan ETF Efficiente® 5 Index	0.00%	1	70
Fixed Account	Percentage	From	Through
	0.00%	1	70

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.

Bill Simpson

Age & Risk Class: Male, Age 50, Preferred Non-Nicotine

Initial Annual Premium: \$100,000

Initial Death Benefit: \$1,210,960

Index Segment Interest Rate

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

Putnam Dynamic Low Volatility Excess Return Index	Rate	From	Through
With Bonus	0.00%	1	70
With High Participation Rate	0.00%	1	70
Symetra Allocation Index	Rate	From	Through
1-Year Point to Point	0.00%	1	70
2-Year Point to Point	0.00%	1	70
Core Index Strategies with Bonus	Rate	From	Through
S&P 500® Index with Bonus	0.00%	1	70
Nasdaq-100 Index® with Bonus	6.69%	1	70
Core	Rate	From	Through
S&P 500® Index	0.00%	1	70
Nasdaq-100 Index®	0.00%	1	70
JPMorgan ETF Efficient® 5 Index	0.00%	1	70
Blended S&P 500® Index and JPMorgan ETF Efficient® 5 Index	0.00%	1	70

Fixed Account

The fixed account earns interest at a declared rate. The fixed account interest rate will never be less than the guaranteed minimum interest rate.

Fixed Account	Illustrated Rate	From	Through
	5.25%	1	70

Lookback Guarantee

Your policy contains a Lookback Guarantee which may provide an increase in policy value, if the average annual percentage rate of any actual index credits, over the respective Lookback Guarantee Period, is less than the average annual percentage rate of any index credits based on the Lookback Guarantee rate, as defined in the policy, 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 9 years from issue.

Bill Simpson

Age & Risk Class: Male, Age 50, Preferred Non-Nicotine

Initial Annual Premium: \$100,000

Initial Death Benefit: \$1,210,960

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.

The illustrated values reflect loans. All loans are assumed to be taken on the policy anniversary. Any loan repayments are shown as negative amounts in the loan column.

This illustration reflects the selection of a participating loan. Illustrated values reflect loan interest accumulating. If loan interest is not paid in cash each year, loan interest will be added to the principal loan amount and your loan will grow.

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: 5.50%

Participating Loan Guaranteed Loan Interest Charge Rate: 5.50%

Policy Changes

This illustration is not a request for a policy change. The changes illustrated will not be automatically processed and will need to be requested in writing at the time you would like the transaction processed. We recommend you request an in-force illustration in conjunction with your policy change.

Policy Year	Description	New Amount
8	Change death benefit option	N/A
16	Request loans or withdrawals	\$110,596

Bill Simpson

Age & Risk Class: Male, Age 50, Preferred Non-Nicotine

Initial Annual Premium: \$100,000

Initial Death Benefit: \$1,210,960

**Cash Value
Accumulation Test**

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 Cash Value Accumulation Test which may require that we increase the death benefit, if necessary, so that the policy value does not at any time exceed the net single premium, which would have to be paid at such time to fund future benefits under the policy. Failure to qualify as life insurance will result in adverse tax consequences.

MEC Status

Initial Annual Seven Pay

Premium: \$100,000

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 includible 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.

This is not a complete description of the Symetra Life Insurance Product. For a more complete description, please ask your insurance producer.

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

Symetra® is a registered service mark of Symetra Life Insurance Company.
Symetra Life Insurance Company 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004-5135

Bill Simpson

Age & Risk Class: Male, Age 50, Preferred Non-Nicotine

Initial Annual Premium: \$100,000

Initial Death Benefit: \$1,210,960

Numeric Summary

			GUARANTEED		NON-GUARANTEED			
			Guaranteed Insurance Rates Guaranteed Interest (0.00%)		Midpoint Insurance Rates Midpoint Interest (3.35%)		Current Insurance Rates Non-Guaranteed Interest (6.69%)	
Yr	Age	Annual Premium Outlay	Net Surrender Value	Net Death Benefit	Net Surrender Value	Net Death Benefit	Net Surrender Value	Net Death Benefit
5	54	100,000	272,360	1,528,985	356,648	1,613,273	453,250	1,709,875
10	59	0	397,319	1,654,874	628,830	1,809,402	964,977	1,994,056
20	69	0			65,614	1,158,207	1,277,476	1,967,504
21	70	0			Lapse	Lapse	1,258,809	1,956,757
25	74	0					1,182,946	1,900,582
Policy expiration based on premium outlay			Policy Year: Age:	17 66	Policy Year: Age:	21 70	Policy Year: Age:	71 120

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.

Interest rates and values shown on the illustration are not guaranteed, except for those clearly labeled as guaranteed. This illustration assumes that the 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 values are based are subject to change.

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

Chris Jacob CFP
126 McKay Pl
Silverthorne, CO 80498
(314) 363-6107

Bill Simpson

Age & Risk Class: Male, Age 50, Preferred Non-Nicotine

Initial Annual Premium: \$100,000

Initial Death Benefit: \$1,210,960

Tabular Detail & Statement of Policy Cost & Benefit Information

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

Initial Annual Premium Payment: \$100,000.00

Premiums Payable Through Age 56

				GUARANTEED			NON-GUARANTEED		
				Guaranteed Insurance Rates Guaranteed Interest (0.00%)			Current Insurance Rates Non-Guaranteed Interest (6.69%)		
Year	Age	Annual Premium Outlay	Annual Loan Outlay	Policy Value	Net Surrender Value	Net Death Benefit	Policy Value	Net Surrender Value	Net Death Benefit
1	50	100,000	0	63,811	13,157	1,274,771	82,750	32,096	1,293,710
2	51	100,000	0	127,556	78,149	1,338,516	176,114	126,707	1,387,074
3	52	100,000	0	191,198	143,026	1,402,158	276,226	228,054	1,487,186
4	53	100,000	0	254,700	207,775	1,465,660	383,654	336,729	1,594,614
5	54	100,000	0	318,025	272,360	1,528,985	498,915	453,250	1,709,875
Total		500,000	0						
6	55	100,000	0	381,113	344,578	1,592,073	635,962	599,427	1,846,922
7	56	100,000	0	443,914	416,522	1,654,874	783,096	755,704	1,994,056
8	57	0	0	444,749	426,488	1,654,874	839,570	821,309	1,994,056
9	58	0	0	421,445	412,314	1,654,874	900,105	890,974	1,994,056
10	59	0	0	397,319	397,319	1,654,874	964,977	964,977	1,994,056
Total		700,000	0						
11	60	0	0	372,250	372,250	1,654,874	1,034,576	1,034,576	1,994,056
12	61	0	0	346,070	346,070	1,654,874	1,109,337	1,109,337	1,994,056
13	62	0	0	318,624	318,624	1,654,874	1,189,626	1,189,626	1,994,056
14	63	0	0	289,720	289,720	1,654,874	1,275,848	1,275,848	1,994,056
15	64	0	0	259,163	259,163	1,654,874	1,368,457	1,368,457	2,002,808
Total		700,000	0						
16	65	0	110,596	255,096	138,418	1,538,195	1,467,174	1,350,495	1,997,703
17	66	0	110,596	Lapse	Lapse	Lapse	1,572,202	1,332,427	1,991,759
18	67	0	110,596				1,683,878	1,314,237	1,984,836
19	68	0	110,596				1,802,581	1,295,931	1,976,805
20	69	0	110,596				1,928,671	1,277,476	1,967,504
Total		700,000	552,980						
21	70	0	110,596				2,062,498	1,258,809	1,956,757
22	71	0	110,596				2,204,544	1,239,973	1,944,602
23	72	0	110,596				2,355,349	1,221,048	1,931,165
24	73	0	110,596				2,515,398	1,202,032	1,916,471
25	74	0	110,596				2,685,226	1,182,946	1,900,582
Total		700,000	1,105,960						
26	75	0	110,596				2,865,356	1,163,771	1,883,465
27	76	0	110,596				3,056,577	1,144,726	1,865,311
28	77	0	110,596				3,259,575	1,125,894	1,846,078
29	78	0	110,596				3,474,991	1,107,278	1,825,586
30	79	0	110,596				3,703,543	1,088,927	1,803,716
Total		700,000	1,658,940						

Bill Simpson

Age & Risk Class: Male, Age 50, Preferred Non-Nicotine

Initial Annual Premium: \$100,000

Initial Death Benefit: \$1,210,960

Tabular Detail & Statement of Policy Cost & Benefit Information

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

Initial Annual Premium Payment: \$100,000.00

Premiums Payable Through Age 56

				GUARANTEED			NON-GUARANTEED		
				Guaranteed Insurance Rates Guaranteed Interest (0.00%)			Current Insurance Rates Non-Guaranteed Interest (6.69%)		
Year	Age	Annual Premium Outlay	Annual Loan Outlay	Policy Value	Net Surrender Value	Net Death Benefit	Policy Value	Net Surrender Value	Net Death Benefit
31	80	0	110,596				3,945,960	1,070,862	1,780,413
32	81	0	110,596				4,202,995	1,053,088	1,755,664
33	82	0	110,596				4,475,508	1,035,677	1,729,610
34	83	0	110,596				4,764,312	1,018,612	1,702,046
35	84	0	110,596				5,070,272	1,001,879	1,673,530
Total		700,000	2,211,920						
36	85	0	110,596				5,394,254	985,421	1,644,208
37	86	0	110,596				5,736,596	968,599	1,613,704
38	87	0	110,596				6,098,006	951,089	1,582,103
39	88	0	110,596				6,479,187	932,511	1,549,434
40	89	0	110,596				6,880,968	912,547	1,515,821
Total		700,000	2,764,900						
41	90	0	110,596				7,304,239	890,876	1,480,991
42	91	0	110,596				7,750,332	867,555	1,444,924
43	92	0	110,596				8,220,625	842,617	1,407,044
44	93	0	110,596				8,716,777	816,299	1,366,355
45	94	0	110,596				9,241,087	789,404	1,321,822
Total		700,000	3,317,880						
46	95	0	110,596				9,796,846	763,642	1,271,682
47	96	0	110,596				10,385,773	739,063	1,210,046
48	97	0	110,596				11,013,278	719,321	1,136,243
49	98	0	110,596				11,688,728	711,924	1,047,318
50	99	0	110,596				12,430,753	733,546	941,534
Total		700,000	3,870,860						
51	100	0	110,596				13,271,364	814,132	814,132
52	101	0	110,596				14,167,013	907,954	907,954
53	102	0	110,596				15,123,460	1,018,475	1,018,475
54	103	0	110,596				16,144,910	1,147,471	1,147,471
55	104	0	110,596				17,235,859	1,296,882	1,296,882
Total		700,000	4,423,840						
56	105	0	110,596				18,401,120	1,468,821	1,468,821
57	106	0	110,596				19,645,846	1,665,592	1,665,592
58	107	0	110,596				20,975,551	1,889,704	1,889,704
59	108	0	110,596				22,396,138	2,143,891	2,143,891
60	109	0	110,596				23,913,926	2,431,126	2,431,126
Total		700,000	4,976,820						

Bill Simpson

Age & Risk Class: Male, Age 50, Preferred Non-Nicotine

Initial Annual Premium: \$100,000

Initial Death Benefit: \$1,210,960

Tabular Detail & Statement of Policy Cost & Benefit InformationSymetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004-5135

Initial Annual Premium Payment: \$100,000.00

Premiums Payable Through Age 56

				GUARANTEED			NON-GUARANTEED		
				Guaranteed Insurance Rates Guaranteed Interest (0.00%)			Current Insurance Rates Non-Guaranteed Interest (6.69%)		
Year	Age	Annual Premium Outlay	Annual Loan Outlay	Policy Value	Net Surrender Value	Net Death Benefit	Policy Value	Net Surrender Value	Net Death Benefit
61	110	0	110,596				25,535,679	2,754,647	2,754,647
62	111	0	110,596				27,268,641	3,117,973	3,117,973
63	112	0	110,596				29,120,564	3,524,931	3,524,931
64	113	0	110,596				31,099,752	3,979,680	3,979,680
65	114	0	110,596				33,215,094	4,486,740	4,486,740
Total		700,000	5,529,800						
66	115	0	110,596				35,476,111	5,051,018	5,051,018
67	116	0	110,596				37,892,995	5,677,843	5,677,843
68	117	0	110,596				40,476,665	6,373,001	6,373,001
69	118	0	110,596				43,238,813	7,142,768	7,142,768
70	119	0	110,596				46,191,961	7,993,955	7,993,955
Total		700,000	6,082,780						

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.

Loans and withdrawals may be taken only when adequate net surrender value is available. This illustration shows loans and withdrawals that can be supported by the illustrated non-guaranteed net surrender value. However, beginning in year 17, these loans and withdrawals cannot be supported by the guaranteed net surrender value.

The effective policy loan annual percentage interest rate is determined at time of loan, but will never exceed:

Standard Loan Option Annual Interest Rate: 4.25%

Participating Loan Option Annual Interest Rate: 5.50%

Interest is charged in advance and is due from Owners on each Policy Anniversary for the next Policy Year. If the Owner does not pay such interest when due, the amount of the interest is added to the outstanding Loan Amount. Thus, unpaid interest is charged interest during the subsequent Policy Year.

Bill Simpson

Age & Risk Class: Male, Age 50, Preferred Non-Nicotine

Initial Annual Premium: \$100,000

Initial Death Benefit: \$1,210,960

Statement of Policy Cost & Benefit Information

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

Primary Insured

SURRENDER COST INDEX @ 5%

Yr	GUARANTEED	NON-GUARANTEED
	Guaranteed Insurance Rates Guaranteed Interest (0.00%)	Current Insurance Rates Non-Guaranteed Interest (6.69%)
10	29.51	1.11
20	N/A	5.25

NET PAYMENT COST INDEX @ 5%

	GUARANTEED	NON-GUARANTEED
	Guaranteed Insurance Rates Guaranteed Interest (0.00%)	Current Insurance Rates Non-Guaranteed Interest (6.69%)
	49.31	44.55
	N/A	25.31

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.

Policy Coverage

Coverage	Initial Death Benefit	Initial Annual Charge	Cash Value End of Year One
Accumulator Ascent IUL 3.0	\$1,210,960.00	\$14,073.27	\$32,095.90
Charitable Giving Benefit Rider	\$12,109.60	\$0.00	N/A
Accelerated Death Benefit for Terminal Illness Rider	N/A	\$0.00	N/A
Accelerated Death Benefit for Chronic Illness Rider	N/A	\$0.00	N/A

Table values reflect illustrated premiums, policy coverage elections, and features including but not limited to index allocations, interest rates and death benefit options.

Presented By: Chris Jacob CFP
126 McKay Pl
Silverthorne, CO 80498

Bill Simpson

Age & Risk Class: Male, Age 50, Preferred Non-Nicotine

Initial Annual Premium: \$100,000

Initial Death Benefit: \$1,210,960

Details of Policy Charges

Initial Annual Premium Payment: \$100,000.00

Initial Interest Rate 6.69%

Premiums Payable Through Age 56

Current Policy Charges

Year	Age	Annual Premium Outlay	Premium Expense Charge	Cost of Insurance Charges	Admin & Rider Charges	Interest Credits	Loans and Withdrawals	Loan Interest Due	Policy Value	Surr. Charges	Net Surrender Value
1	50	100,000.00	9,800.00	537.63	13,535.64	6,623.63	0.00	0.00	82,750.36	50,654.46	32,095.90
2	51	100,000.00	5,550.00	646.62	13,535.64	13,095.78	0.00	0.00	176,113.88	49,407.17	126,706.71
3	52	100,000.00	5,550.00	842.85	13,535.64	20,040.81	0.00	0.00	276,226.19	48,171.99	228,054.20
4	53	100,000.00	5,550.00	974.88	13,535.64	27,488.34	0.00	0.00	383,654.01	46,924.70	336,729.31
5	54	100,000.00	5,550.00	1,133.17	13,535.64	35,479.99	0.00	0.00	498,915.19	45,665.30	453,249.89
6	55	100,000.00	5,550.00	1,288.23	252.00	44,136.82	0.00	0.00	635,961.79	36,534.66	599,427.13
7	56	100,000.00	5,550.00	1,396.51	252.00	54,332.42	0.00	0.00	783,095.70	27,391.92	755,703.78
8	57	0.00	0.00	1,525.19	252.00	58,251.31	0.00	0.00	839,569.81	18,261.28	821,308.54
9	58	0.00	0.00	1,665.08	252.00	62,452.12	0.00	0.00	900,104.85	9,130.64	890,974.21
10	59	0.00	0.00	1,831.02	252.00	66,954.90	0.00	0.00	964,976.72	0.00	964,976.72
Total		700,000.00	43,100.00	11,841.18	68,938.20	388,856.10	0.00	0.00			
11	60	0.00	0.00	1,929.04	252.00	71,780.76	0.00	0.00	1,034,576.44	0.00	1,034,576.44
12	61	0.00	0.00	1,946.01	252.00	76,958.87	0.00	0.00	1,109,337.30	0.00	1,109,337.30
13	62	0.00	0.00	1,980.08	252.00	82,520.87	0.00	0.00	1,189,626.09	0.00	1,189,626.09
14	63	0.00	0.00	2,019.74	252.00	88,494.11	0.00	0.00	1,275,848.47	0.00	1,275,848.47
15	64	0.00	0.00	2,048.80	252.00	94,908.88	0.00	0.00	1,368,456.55	0.00	1,368,456.55
16	65	0.00	0.00	2,024.89	252.00	100,993.99	110,596.00	6,082.78	1,467,173.64	0.00	1,350,494.86
17	66	0.00	0.00	2,207.49	252.00	107,488.01	110,596.00	12,500.11	1,572,202.17	0.00	1,332,427.28
18	67	0.00	0.00	2,476.56	252.00	114,404.39	110,596.00	19,270.40	1,683,878.00	0.00	1,314,236.71
19	68	0.00	0.00	2,810.69	252.00	121,765.63	110,596.00	26,413.05	1,802,580.94	0.00	1,295,930.60
20	69	0.00	0.00	3,254.84	252.00	129,597.02	110,596.00	33,948.55	1,928,671.12	0.00	1,277,476.23
Total		700,000.00	43,100.00	34,539.31	71,458.20	1,377,768.	552,980.00	98,214.89			
21	70	0.00	0.00	3,843.42	252.00	137,922.26	110,596.00	41,898.50	2,062,497.96	0.00	1,258,808.57
22	71	0.00	0.00	4,466.76	252.00	146,765.02	110,596.00	50,285.70	2,204,544.23	0.00	1,239,973.14
23	72	0.00	0.00	5,101.55	252.00	156,158.18	110,596.00	59,134.19	2,355,348.86	0.00	1,221,047.58
24	73	0.00	0.00	5,836.43	252.00	166,137.93	110,596.00	68,469.35	2,515,398.37	0.00	1,202,031.74
25	74	0.00	0.00	6,657.28	252.00	176,737.01	110,596.00	78,317.94	2,685,226.10	0.00	1,182,945.53
26	75	0.00	0.00	7,609.12	252.00	187,991.08	110,596.00	88,708.21	2,865,356.06	0.00	1,163,771.28
27	76	0.00	0.00	8,464.10	252.00	199,936.61	110,596.00	99,669.94	3,056,576.57	0.00	1,144,725.85
28	77	0.00	0.00	9,376.84	252.00	212,627.11	110,596.00	111,234.57	3,259,574.85	0.00	1,125,893.55
29	78	0.00	0.00	10,440.84	252.00	226,108.76	110,596.00	123,435.25	3,474,990.77	0.00	1,107,278.22
30	79	0.00	0.00	11,620.99	252.00	240,424.74	110,596.00	136,306.97	3,703,542.52	0.00	1,088,927.00
Total		700,000.00	43,100.00	107,956.63	73,978.20	3,228,577.	1,658,940.00	955,675.52			

Bill Simpson

Age & Risk Class: Male, Age 50, Preferred Non-Nicotine

Initial Annual Premium: \$100,000

Initial Death Benefit: \$1,210,960

Details of Policy Charges

Initial Annual Premium Payment: \$100,000.00

Premiums Payable Through Age 56

Initial Interest Rate 6.69%

Current Policy Charges

Year	Age	Annual Premium Outlay	Premium Expense Charge	Cost of Insurance Charges	Admin & Rider Charges	Interest Credits	Loans and Withdrawals	Loan Interest Due	Policy Value	Surr. Charges	Net Surrender Value
31	80	0.00	0.00	12,953.91	252.00	255,623.38	110,596.00	149,886.63	3,945,959.98	0.00	1,070,861.83
32	81	0.00	0.00	14,466.19	252.00	271,753.66	110,596.00	164,213.18	4,202,995.44	0.00	1,053,088.11
33	82	0.00	0.00	16,102.28	252.00	288,866.45	110,596.00	179,327.68	4,475,507.61	0.00	1,035,676.60
34	83	0.00	0.00	17,962.43	252.00	307,019.30	110,596.00	195,273.49	4,764,312.48	0.00	1,018,611.98
35	84	0.00	0.00	20,055.61	252.00	326,266.79	110,596.00	212,096.31	5,070,271.66	0.00	1,001,878.85
36	85	0.00	0.00	22,431.74	252.00	346,666.34	110,596.00	229,844.38	5,394,254.25	0.00	985,421.06
37	86	0.00	0.00	25,678.02	252.00	368,272.21	110,596.00	248,568.61	5,736,596.45	0.00	968,598.65
38	87	0.00	0.00	29,443.29	252.00	391,104.51	110,596.00	268,322.66	6,098,005.66	0.00	951,089.21
39	88	0.00	0.00	33,775.09	252.00	415,208.05	110,596.00	289,163.19	6,479,186.63	0.00	932,510.99
40	89	0.00	0.00	38,594.02	252.00	440,627.87	110,596.00	311,149.94	6,880,968.48	0.00	912,546.90
Total		700,000.00	43,100.00	339,419.22	76,498.20	6,639,985.	2,764,900.00	3,203,521.			
41	90	0.00	0.00	43,894.49	252.00	467,417.33	110,596.00	334,345.97	7,304,239.32	0.00	890,875.78
42	91	0.00	0.00	49,290.97	252.00	495,636.12	110,596.00	358,817.78	7,750,332.47	0.00	867,555.15
43	92	0.00	0.00	54,828.92	252.00	525,373.86	110,596.00	384,635.53	8,220,625.42	0.00	842,616.56
44	93	0.00	0.00	60,321.07	252.00	556,724.41	110,596.00	411,873.27	8,716,776.75	0.00	816,298.63
45	94	0.00	0.00	65,241.67	252.00	589,804.12	110,596.00	440,609.08	9,241,087.20	0.00	789,404.00
46	95	0.00	0.00	68,767.28	252.00	624,778.39	110,596.00	470,925.36	9,796,846.31	0.00	763,641.76
47	96	0.00	0.00	72,690.69	252.00	661,869.28	110,596.00	502,909.03	10,385,772.90	0.00	739,063.32
48	97	0.00	0.00	73,457.43	252.00	701,214.71	110,596.00	536,651.81	11,013,278.18	0.00	719,320.79
49	98	0.00	0.00	67,524.54	252.00	743,226.55	110,596.00	572,250.44	11,688,728.19	0.00	711,924.36
50	99	0.00	0.00	47,284.69	252.00	789,561.46	110,596.00	609,806.99	12,430,752.96	0.00	733,546.14
Total		700,000.00	43,100.00	942,720.97	79,018.20	12,795,592	3,870,860.00	7,826,346.			
51	100	0.00	0.00	0.00	252.00	840,863.16	110,596.00	649,429.16	13,271,364.12	0.00	814,132.15
52	101	0.00	0.00	0.00	252.00	895,900.42	110,596.00	691,230.54	14,167,012.55	0.00	907,954.03
53	102	0.00	0.00	0.00	252.00	956,699.77	110,596.00	735,331.00	15,123,460.32	0.00	1,018,474.81
54	103	0.00	0.00	0.00	252.00	1,021,701. 56	110,596.00	781,856.98	16,144,909.88	0.00	1,147,471.38
55	104	0.00	0.00	0.00	252.00	1,091,200. 80	110,596.00	830,941.90	17,235,858.67	0.00	1,296,882.28
56	105	0.00	0.00	0.00	252.00	1,165,513. 46	110,596.00	882,726.48	18,401,120.13	0.00	1,468,821.26
57	106	0.00	0.00	0.00	252.00	1,244,978. 02	110,596.00	937,359.22	19,645,846.15	0.00	1,665,592.06
58	107	0.00	0.00	0.00	252.00	1,329,957. 05	110,596.00	994,996.75	20,975,551.20	0.00	1,889,704.36
59	108	0.00	0.00	0.00	252.00	1,420,838. 94	110,596.00	1,055,804. 36	22,396,138.14	0.00	2,143,890.94
60	109	0.00	0.00	0.00	252.00	1,518,039. 80	110,596.00	1,119,956. 38	23,913,925.94	0.00	2,431,126.36
Total		700,000.00	43,100.00	942,720.97	81,538.20	24,281,285	4,976,820.00	16,505,979			

Bill Simpson

Age & Risk Class: Male, Age 50, Preferred Non-Nicotine

Initial Annual Premium: \$100,000

Initial Death Benefit: \$1,210,960

Details of Policy Charges

Initial Annual Premium Payment: \$100,000.00

Premiums Payable Through Age 56

Initial Interest Rate 6.69%

Current Policy Charges

Year	Age	Annual Premium Outlay	Premium Expense Charge	Cost of Insurance Charges	Admin & Rider Charges	Interest Credits	Loans and Withdrawals	Loan Interest Due	Policy Value	Surr. Charges	Net Surrender Value
61	110	0.00	0.00	0.00	252.00	1,622,005.40	110,596.00	1,187,636.76	25,535,679.35	0.00	2,754,647.01
62	111	0.00	0.00	0.00	252.00	1,733,213.37	110,596.00	1,259,039.56	27,268,640.72	0.00	3,117,972.83
63	112	0.00	0.00	0.00	252.00	1,852,175.44	110,596.00	1,334,369.51	29,120,564.16	0.00	3,524,930.75
64	113	0.00	0.00	0.00	252.00	1,979,439.91	110,596.00	1,413,842.62	31,099,752.07	0.00	3,979,680.04
65	114	0.00	0.00	0.00	252.00	2,115,594.34	110,596.00	1,497,686.74	33,215,094.41	0.00	4,486,739.65
66	115	0.00	0.00	0.00	252.00	2,261,268.32	110,596.00	1,586,142.29	35,476,110.73	0.00	5,051,017.67
67	116	0.00	0.00	0.00	252.00	2,417,136.53	110,596.00	1,679,462.90	37,892,995.26	0.00	5,677,843.30
68	117	0.00	0.00	0.00	252.00	2,583,922.00	110,596.00	1,777,916.14	40,476,665.26	0.00	6,373,001.17
69	118	0.00	0.00	0.00	252.00	2,762,399.63	110,596.00	1,881,784.31	43,238,812.89	0.00	7,142,768.49
70	119	0.00	0.00	0.00	252.00	2,953,399.88	110,596.00	1,991,365.22	46,191,960.77	0.00	7,993,955.15
Total		700,000.00	43,100.00	942,720.97	84,058.20	46,561,839	6,082,780.00	32,115,225			

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 life insurance illustration. Please refer to the basic life insurance 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.

Bill Simpson

Age & Risk Class: Male, Age 50, Preferred Non-Nicotine

Initial Annual Premium: \$100,000

Initial Death Benefit: \$1,210,960

Loan and Withdrawal Detail Report

Initial Annual Premium Payment: \$100,000.00

Initial Interest Rate 6.69%

Premiums Payable Through Age 56

Current Policy Charges

Year	Age	Annual Premium Outlay	Loans	Loan Repayments	Loan Interest	Loan Interest Paid	Policy Debt	Net Outlay	Net Death Benefit
1	50	100,000	0	0	0	0	0	100,000	1,293,710
2	51	100,000	0	0	0	0	0	100,000	1,387,074
3	52	100,000	0	0	0	0	0	100,000	1,487,186
4	53	100,000	0	0	0	0	0	100,000	1,594,614
5	54	100,000	0	0	0	0	0	100,000	1,709,875
6	55	100,000	0	0	0	0	0	100,000	1,846,922
7	56	100,000	0	0	0	0	0	100,000	1,994,056
8	57	0	0	0	0	0	0	0	1,994,056
9	58	0	0	0	0	0	0	0	1,994,056
10	59	0	0	0	0	0	0	0	1,994,056
Total		700,000	0	0	0	0		700,000	
11	60	0	0	0	0	0	0	0	1,994,056
12	61	0	0	0	0	0	0	0	1,994,056
13	62	0	0	0	0	0	0	0	1,994,056
14	63	0	0	0	0	0	0	0	1,994,056
15	64	0	0	0	0	0	0	0	2,002,808
16	65	0	110,596	0	6,083	0	116,679	-110,596	1,997,703
17	66	0	110,596	0	12,500	0	239,775	-110,596	1,991,759
18	67	0	110,596	0	19,270	0	369,641	-110,596	1,984,836
19	68	0	110,596	0	26,413	0	506,650	-110,596	1,976,805
20	69	0	110,596	0	33,949	0	651,195	-110,596	1,967,504
Total		700,000	552,980	0	98,215	0		147,020	
21	70	0	110,596	0	41,898	0	803,689	-110,596	1,956,757
22	71	0	110,596	0	50,286	0	964,571	-110,596	1,944,602
23	72	0	110,596	0	59,134	0	1,134,301	-110,596	1,931,165
24	73	0	110,596	0	68,469	0	1,313,367	-110,596	1,916,471
25	74	0	110,596	0	78,318	0	1,502,281	-110,596	1,900,582
26	75	0	110,596	0	88,708	0	1,701,585	-110,596	1,883,465
27	76	0	110,596	0	99,670	0	1,911,851	-110,596	1,865,311
28	77	0	110,596	0	111,235	0	2,133,681	-110,596	1,846,078
29	78	0	110,596	0	123,435	0	2,367,713	-110,596	1,825,586
30	79	0	110,596	0	136,307	0	2,614,616	-110,596	1,803,716
Total		700,000	1,658,940	0	955,676	0		-958,940	

Bill Simpson

Age & Risk Class: Male, Age 50, Preferred Non-Nicotine

Initial Annual Premium: \$100,000

Initial Death Benefit: \$1,210,960

Loan and Withdrawal Detail Report

Initial Annual Premium Payment: \$100,000.00

Initial Interest Rate 6.69%

Premiums Payable Through Age 56

Current Policy Charges

Year	Age	Annual Premium Outlay	Loans	Loan Repayments	Loan Interest	Loan Interest Paid	Policy Debt	Net Outlay	Net Death Benefit
31	80	0	110,596	0	149,887	0	2,875,098	-110,596	1,780,413
32	81	0	110,596	0	164,213	0	3,149,907	-110,596	1,755,664
33	82	0	110,596	0	179,328	0	3,439,831	-110,596	1,729,610
34	83	0	110,596	0	195,273	0	3,745,700	-110,596	1,702,046
35	84	0	110,596	0	212,096	0	4,068,393	-110,596	1,673,530
36	85	0	110,596	0	229,844	0	4,408,833	-110,596	1,644,208
37	86	0	110,596	0	248,569	0	4,767,998	-110,596	1,613,704
38	87	0	110,596	0	268,323	0	5,146,916	-110,596	1,582,103
39	88	0	110,596	0	289,163	0	5,546,676	-110,596	1,549,434
40	89	0	110,596	0	311,150	0	5,968,422	-110,596	1,515,821
Total		700,000	2,764,900	0	3,203,522	0		-2,064,900	
41	90	0	110,596	0	334,346	0	6,413,364	-110,596	1,480,991
42	91	0	110,596	0	358,818	0	6,882,777	-110,596	1,444,924
43	92	0	110,596	0	384,636	0	7,378,009	-110,596	1,407,044
44	93	0	110,596	0	411,873	0	7,900,478	-110,596	1,366,355
45	94	0	110,596	0	440,609	0	8,451,683	-110,596	1,321,822
46	95	0	110,596	0	470,925	0	9,033,205	-110,596	1,271,682
47	96	0	110,596	0	502,909	0	9,646,710	-110,596	1,210,046
48	97	0	110,596	0	536,652	0	10,293,957	-110,596	1,136,243
49	98	0	110,596	0	572,250	0	10,976,804	-110,596	1,047,318
50	99	0	110,596	0	609,807	0	11,697,207	-110,596	941,534
Total		700,000	3,870,860	0	7,826,347	0		-3,170,860	
51	100	0	110,596	0	649,429	0	12,457,232	-110,596	814,132
52	101	0	110,596	0	691,231	0	13,259,059	-110,596	907,954
53	102	0	110,596	0	735,331	0	14,104,986	-110,596	1,018,475
54	103	0	110,596	0	781,857	0	14,997,438	-110,596	1,147,471
55	104	0	110,596	0	830,942	0	15,938,976	-110,596	1,296,882
56	105	0	110,596	0	882,726	0	16,932,299	-110,596	1,468,821
57	106	0	110,596	0	937,359	0	17,980,254	-110,596	1,665,592
58	107	0	110,596	0	994,997	0	19,085,847	-110,596	1,889,704
59	108	0	110,596	0	1,055,804	0	20,252,247	-110,596	2,143,891
60	109	0	110,596	0	1,119,956	0	21,482,800	-110,596	2,431,126
Total		700,000	4,976,820	0	16,505,980	0		-4,276,820	

Bill Simpson

Age & Risk Class: Male, Age 50, Preferred Non-Nicotine

Initial Annual Premium: \$100,000

Initial Death Benefit: \$1,210,960

Loan and Withdrawal Detail Report

Initial Annual Premium Payment: \$100,000.00

Initial Interest Rate 6.69%

Premiums Payable Through Age 56

Current Policy Charges

Year	Age	Annual Premium Outlay	Loans	Loan Repayments	Loan Interest	Loan Interest Paid	Policy Debt	Net Outlay	Net Death Benefit
61	110	0	110,596	0	1,187,637	0	22,781,032	-110,596	2,754,647
62	111	0	110,596	0	1,259,040	0	24,150,668	-110,596	3,117,973
63	112	0	110,596	0	1,334,370	0	25,595,633	-110,596	3,524,931
64	113	0	110,596	0	1,413,843	0	27,120,072	-110,596	3,979,680
65	114	0	110,596	0	1,497,687	0	28,728,355	-110,596	4,486,740
66	115	0	110,596	0	1,586,142	0	30,425,093	-110,596	5,051,018
67	116	0	110,596	0	1,679,463	0	32,215,152	-110,596	5,677,843
68	117	0	110,596	0	1,777,916	0	34,103,664	-110,596	6,373,001
69	118	0	110,596	0	1,881,784	0	36,096,044	-110,596	7,142,768
70	119	0	110,596	0	1,991,365	0	38,198,006	-110,596	7,993,955
Total		700,000	6,082,780	0	32,115,226	0		-5,382,780	

Net Outlay is the annual premium minus any loans or withdrawals in that year, plus any loan repayments or loan interest paid in cash in that year.

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 life insurance illustration. Please refer to the basic life insurance 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 Accumulator Ascent IUL
3.0 - CVAT

Insured Information:

Name Bill Simpson

Issue Age 50

Gender Male

Risk Class Preferred Non-Nicotine

Policy Information:

Issue State CO

Initial Death Benefit \$1,210,960

Base Coverage \$1,210,960.00

Supplemental Coverage \$0.00

Death Benefit Option Increasing

Premium Information:

Planned Premium Annual
Frequency

Planned Modal Premium \$100,000.00
Year 1

Amount required to place \$8,892.39
the policy in-force

No-Lapse Guarantee \$35,569.56
Premium

Premium Deposit Account No

Policy Values:

Target Premium \$35,569.53

Riders:

Accelerated Death Benefit for
Chronic Illness Rider

Accelerated Death Benefit for
Terminal Illness Rider

Charitable Giving Benefit Rider

No-Lapse Guarantee

Premium Limits Summary:

Seven Pay \$100,000.00

Policy is not a MEC.

1035/Lump Sums:

Lump Sum Amount \$0.00

Lump Sum Month 1

1035 Amount \$0.00

1035 Month 1

1035 Loan Balance \$0.00

1035 Policy Cost Basis \$0.00

Bill Simpson

Age & Risk Class: Male, Age 50, Preferred Non-Nicotine

Initial Annual Premium: \$100,000

Initial Death Benefit: \$1,210,960

**Input Summary - Ledger
Case File: Bill Simpson****Screen: Insured**

Revised Illustration	No	Issue Age	50
Issue State	CO	Backdate Illustration?	No
First/Middle Name	Bill	Is this a Multilife Case?	No
Last Name	Simpson	Rate Class	Preferred Non-Nicotine
Sex	Male	Tax Bracket	21.00%

Screen: Policy Design

Definition of Life Insurance	CVAT	Premium Mode	Annual
Total Specified Amount	Minimum Non-MEC	Lump Sum Amount	0.00
Base Coverage	Fill In	Month Lump Sum Received in Yr 1	1
Supplemental Coverage	None	Skip Premium in Lump Sum Month	No
Reduce Specified Amount to Maximize Income?	No	1035 Exchange	No
Death Benefit Option	Increasing From 1 To 7	Avoid MEC	Yes
Planned Premium Option	100,000.00 From 1 To 7	Charges	Current
Premium Deposit Account	No		

Screen: Indexed Accounts

Premium Allocation Putnam Dynamic Low Volatility Excess Return Index with Bonus - 1-Year Point to Point	0.00%	Maximum Rate Nasdaq-100 Index with Bonus - 1-Year Point to Point	6.69%
Maximum Rate Putnam Dynamic Low Volatility Excess Return Index with Bonus - 1-Year Point to Point	6.08%	Premium Allocation S&P 500 Index - 1-Year Point to Point	0.00%
Premium Allocation Putnam Dynamic Low Volatility Excess Return Index with High Participation Rate - 1-Year Point to Point	0.00%	Maximum Rate S&P 500 Index - 1-Year Point to Point	7.06%
Maximum Rate Putnam Dynamic Low Volatility Excess Return Index with High Participation Rate - 1-Year Point to Point	7.08%	Premium Allocation Nasdaq-100 Index - 1-Year Point to Point	0.00%
Premium Allocation Symetra Allocation Index - 1-Year Point to Point	0.00%	Maximum Rate Nasdaq-100 Index - 1-Year Point to Point	7.26%
Maximum Rate Symetra Allocation Index - 1-Year Point to Point	6.08%	Premium Allocation JPMorgan ETF Efficiente 5 Index - 1-Year Point to Point	0.00%
Premium Allocation Symetra Allocation Index - 2-Year Point to Point	0.00%	Maximum Rate JPMorgan ETF Efficiente 5 Index - 1-Year Point to Point	6.17%
Maximum Rate Symetra Allocation Index - 2-Year Point to Point	6.00%	Premium Allocation Blended S&P 500 and JPMorgan ETF Efficiente 5 Index - 2-Year Point to Point	0.00%
Premium Allocation S&P 500 Index with Bonus - 1-Year Point to Point	0.00%	Maximum Rate Blended S&P 500 and JPMorgan ETF Efficiente 5 Index - 2-Year Point to Point	6.37%
Maximum Rate S&P 500 Index with Bonus - 1-Year Point to Point	6.10%	Premium Allocation Fixed Crediting Rate	0.00%
Premium Allocation Nasdaq-100 Index with Bonus - 1-Year Point to Point	100.00%	Maximum Rate Fixed Crediting Rate	Current

Bill Simpson

Age & Risk Class: Male, Age 50, Preferred Non-Nicotine

Initial Annual Premium: \$100,000

Initial Death Benefit: \$1,210,960

Screen: Income and Targeting

Distribution Amounts	Solve Borrow Only From A65 To Max	Withdrawal Cap	Basis
Loan Type	Participating	Tax Due on Withdrawals	Cash
Loan Interest Payment Method	Borrow	Target Cash Value	1,000
Distribution Mode	Annual	Thru Age/Target Year	A120

Screen: Riders

Surrender Value Enhancement Rider	No	Charitable Giving Rider	Yes
Chronic Care Advantage Rider	No		

Screen: Output Design

Revised Illustration	No	Show Decimals	Yes
Financial Strengths	Yes	Chronic Illness Rider	No
Allocation Index Strategies	No	Chronic Care Advantage Rider	No
Putnam Index Fact Sheet	No	Low Point Letter	No
Input Summary	Yes	Policy Overview	Yes
Internal Rate of Return	No	Life Illustration Summary	Yes
Policy Charges	Yes		