

Symetra Classic

Universal Life Insurance with Lapse Protection Benefit



LPB Premier Pricing

Guarantee to Age 105
Female, Age 75
Face Amount: \$5,000,000

Insurance Company	Best Non-Nicotine Rate Class				2nd Best Non-Nicotine Rate Class				3rd Best Non-Nicotine Rate Class				4th Best Non-Nicotine Rate Class			
	Annual Premium	Rank ¹	Target Premium ²	Rank ¹	Annual Premium	Rank ¹	Target Premium ²	Rank ¹	Annual Premium	Rank ¹	Target Premium ²	Rank ¹	Annual Premium	Rank ¹	Target Premium ²	Rank ¹
1 Symetra	145,404	1	181,450	4	153,909	1	190,550	5	181,792	1	221,100	4	181,795	1	227,100	5
2 Lincoln National	150,492	2	146,350	13	167,156	5	158,600	12	184,076	2	190,600	12	184,076	2	190,600	12
3 Protective (CC)	153,515	3	176,300	7	154,830	2	179,950	8	188,110	3	221,000	5	188,110	3	221,000	8
4 Principal	155,010	4	129,800	15	163,070	3	144,550	15	191,710	4	171,400	15	207,180	8	174,400	15
5 Minnesota Life	155,220	5	167,050	8	185,910	12	190,500	6	207,318	12	206,150	7	225,244	11	221,800	7
6 North American	157,908	6	158,150	11	172,431	8	172,650	9	204,461	11	204,700	10	204,461	7	204,700	10
7 Mutual of Omaha	162,335	7	185,800	3	169,560	7	193,150	4	201,770	9	225,750	3	209,515	9	233,550	4
8 Protective (AC)	163,380	8	163,400	9	169,005	6	169,050	10	194,500	6	194,500	11	194,500	4	194,500	11
9 Prudential	163,974	9	180,800	6	174,387	9	187,700	7	203,599	10	220,450	6	227,388	12	245,250	3
10 Nationwide	165,360	10	149,105	12	166,088	4	145,970	14	198,805	8	175,445	14	198,805	6	175,445	14
11 American General	166,947	11	181,250	5	182,541	11	195,750	3	193,528	5	205,700	8	216,108	10	227,050	6
12 Transamerica	176,980	12	163,000	10	176,980	10	163,000	11	196,830	7	205,350	9	196,830	5	205,350	9
13 John Hancock	189,393	13	193,148	2	205,815	14	209,483	2	242,470	15	246,895	1	273,819	15	279,117	1
14 Genworth	196,126	14	146,000	14	202,021	13	152,200	13	218,939	13	185,000	13	238,533	13	190,000	13
15 Pacific Life	204,926	15	215,014	1	218,418	15	227,721	1	233,608	14	242,883	2	252,472	14	260,364	2

Full competitor names provided on next page. Competitor information is current and accurate to the best of our knowledge as of October 1, 2014.

¹Rankings are based on full-pay annual premium solves with guarantees to age 105.

²Target Premium is the fully commissionable premium.

Benchmark Competitors and Products

American General Life Insurance Company – AG Secure Lifetime GUL II
Genworth Life Insurance Company – GenGuard UL
John Hancock Life Insurance Company – UL-G 13
Lincoln National Life Insurance Company – LifeGuarantee UL (2013)
Minnesota Life Insurance Company – Eclipse Protector IUL
Nationwide Life and Annuity Insurance Company – YourLife No Lapse Guarantee UL
North American Company for Life and Health – Custom Guarantee (Gen 8)
Pacific Life Insurance Company – Versa-Flex NLG 2014
Principal Life Insurance Company – Universal Life Protector IV (May 2013)
Protective Life Insurance Company – Advantage Choice (AC) and Custom Choice (CC)
Prudential Financial – PruLife Universal Protector (2013)
Transamerica Life Insurance Company – TransAce 2014
United of Omaha Life Insurance Company – GUL v1.00

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.

Lapse Protection Benefit, form number ICC13_LE5 or ICC14_LE7, is not available in all states and terms and conditions may vary by states 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 October 1, 2014 however, this material is not valid after January 1, 2015. 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.



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

www.symetra.com

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