

Symetra Classic

Universal Life Insurance with Lapse Protection Benefit



LPB Premier Pricing

Guarantee to Age 105
Male, 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	173,473	1	212,950	5	188,822	1	221,320	6	217,778	1	263,450	5	220,011	1	275,100	5
2 Protective (CC)	176,170	2	203,100	9	191,660	2	214,250	8	234,405	5	263,400	6	234,405	5	263,400	8
3 Lincoln National	178,902	3	175,500	14	196,943	4	195,900	13	222,685	2	237,000	11	222,685	2	237,000	12
4 North American	182,458	4	182,700	11	196,576	3	196,800	12	232,334	4	232,600	12	232,334	4	232,600	13
5 Protective (AC)	182,945	5	182,950	10	201,905	6	201,950	11	247,945	9	247,950	10	247,945	7	247,950	11
6 Prudential	191,843	6	209,600	7	210,571	9	226,000	5	249,138	10	268,150	4	274,021	12	298,200	2
7 Principal	193,255	7	160,650	15	213,115	10	183,250	15	245,140	6	216,250	15	264,095	8	228,750	14
8 American General	193,648	8	205,150	8	201,572	5	212,950	9	245,365	8	253,600	9	267,354	10	275,050	6
9 Nationwide	196,153	9	180,005	12	207,420	8	203,430	10	245,353	7	225,685	13	245,353	6	225,685	15
10 Minnesota Life	199,384	10	212,900	6	234,972	13	245,350	2	263,535	13	268,650	3	286,358	13	291,950	3
11 Transamerica	203,890	11	218,400	4	203,890	7	218,400	7	226,390	3	258,050	7	226,390	3	258,050	9
12 Mutual of Omaha	206,440	12	227,450	2	215,415	11	236,800	4	258,040	12	281,100	2	268,175	11	291,650	4
13 Pacific Life	215,349	13	223,679	3	229,425	12	237,004	3	250,583	11	256,840	8	265,115	9	271,563	7
14 Genworth	220,158	14	180,000	13	240,513	14	195,000	14	274,154	14	225,000	14	297,260	14	252,250	10
15 John Hancock	235,855	15	239,590	1	254,791	15	258,317	1	313,215	15	317,238	1	341,291	15	345,631	1

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

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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.



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