

Chronic Care Advantage Rider

Access your death benefit if you become chronically ill

If you're diagnosed with a qualifying chronic illness,¹ our optional Accelerated Death Benefit for Chronic Care Advantage Rider lets you access part—or even all—of your life insurance death benefit while you're living to help pay for care or other expenses. This rider is available for an additional cost with Symetra's indexed universal life (IUL) policies, subject to state and underwriting approval.

How it works:

1. Choose your rider benefit amount

At application, make your rider benefit elections:

- 50% or 100% acceleration of death benefit
- 2% or 4% monthly payout option

2. Qualify for benefits

If a U.S.-licensed health care practitioner certifies that you're chronically ill, you may qualify for benefits. Annual recertification is required, and payments must go to a U.S. address.

3. Receive payments

Request rider benefit payment up to the maximum amount:

- Based on your rider benefit elections made at application
- Not to exceed 100% of the IRS per diem limit²
- Annualized or monthly payments available

4. Your policy adjusts

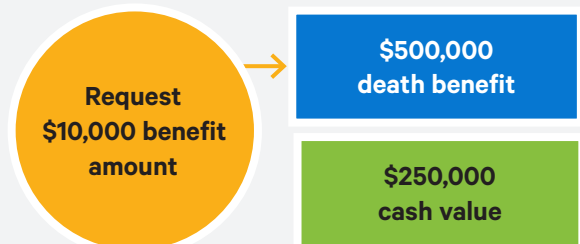
Each rider benefit payment reduces your death benefit and other applicable policy values.

Hypothetical example for illustrative purposes only

Does not consider any aspects of an IUL policy that could result in an increase or decrease in values.

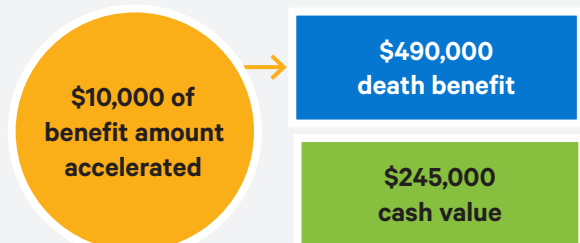
With a 50% acceleration and 4% monthly payout elected, the maximum benefit would be \$10,000
 (\$500,000 x 50% x 4% = \$10,000).

At time of claim



The death benefit is reduced dollar for dollar. Policy cash value is reduced by the same percentage the benefit payment reduced the death benefit.

After benefit payment



About the IRS per diem limit

Unless requested in writing, the benefit amount may not exceed 100% of the IRS per diem limit, which may change annually.² For example, using a hypothetical IRS per diem of \$400, the maximum benefit would be \$12,000 (\$400 x 30 = \$12,000).³

Death benefit at the time of claim = \$500,000	X	50% of death benefit accelerated = \$250,000	X	4% payout selected	=	\$10,000 benefit amount
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Ask your insurance professional if a Symetra IUL policy with the Chronic Care Advantage Rider is right for you.



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The Accelerated Death Benefit for Chronic Care Advantage 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. Certain benefits or riders may have tax implications. You should consult with your legal or tax professional prior to purchasing.

Life insurance policies contain exclusions, limitations, reductions of benefits and terms for keeping them in force. Please contact your insurance professional for complete details.

The Accelerated Death Benefit for Chronic Care Advantage Rider is usually issued under rider form number ICC23_LE1, and is offered at application for an additional cost. The acceleration and payout percentages cannot change once the rider is issued. This rider allows eligible insureds to access a portion of the death benefit early for a qualifying chronic illness. The acceleration and payout percentages cannot change once the rider is issued. It is possible that exercising an accelerated death benefit rider may result in other riders or the policy being terminated. Please contact your insurance professional for more details.

Accelerating benefits will reduce the policy's death benefit, cash value, surrender value, rider values, and loan amounts, and may affect premiums, charges, guarantees, and any lapse protection. Accelerated death benefit riders are subject to underwriting and approval of the life insurance application. It's possible that the insured is approved for the base policy but declined for any of these riders based on underwriting results. Receipt of accelerated benefits may impact eligibility for public assistance programs such as Medicare, Medicaid, Social Security, and Supplemental Security Income (SSI). You should consult a qualified tax or legal professional before exercising any accelerated death benefit rider.

Tax information for Chronic Care Advantage Rider

Benefits under this rider are intended to qualify as accelerated death benefits under Internal Revenue Code §101(g), where applicable; however, tax treatment is uncertain and benefits may be partially or fully taxable. This rider does not qualify as long-term-care insurance under IRC §7702B and is not Medicare supplement coverage.

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

¹ Chronic illness is defined as, during the prior 12-month period, having been certified by a licensed health care professional as being unable to perform at least two of the six activities of daily living for a period of at least 90 days, or requiring substantial supervision to protect his or her health and safety due to severe cognitive impairment. "Cognitive impairment" generally means a loss or deterioration in a person's intellectual capacity and includes diseases such as Alzheimer's and various forms of irreversible dementia. "Activities of daily living" generally means routine daily self-care activities, such as getting dressed, eating, using the bathroom and getting in and out of bed.

² You may request a benefit amount higher than the IRS per diem limit in writing, but it may lead to part or all of the benefit becoming taxable.

³ IRS per diem limit is the current IRS per diem amount x 30 for monthly payments, x 360 for annualized payments. At the beginning of each new payment period, your accelerated death benefit payments will be updated, if appropriate, to reflect the current per diem limits set by the IRS.