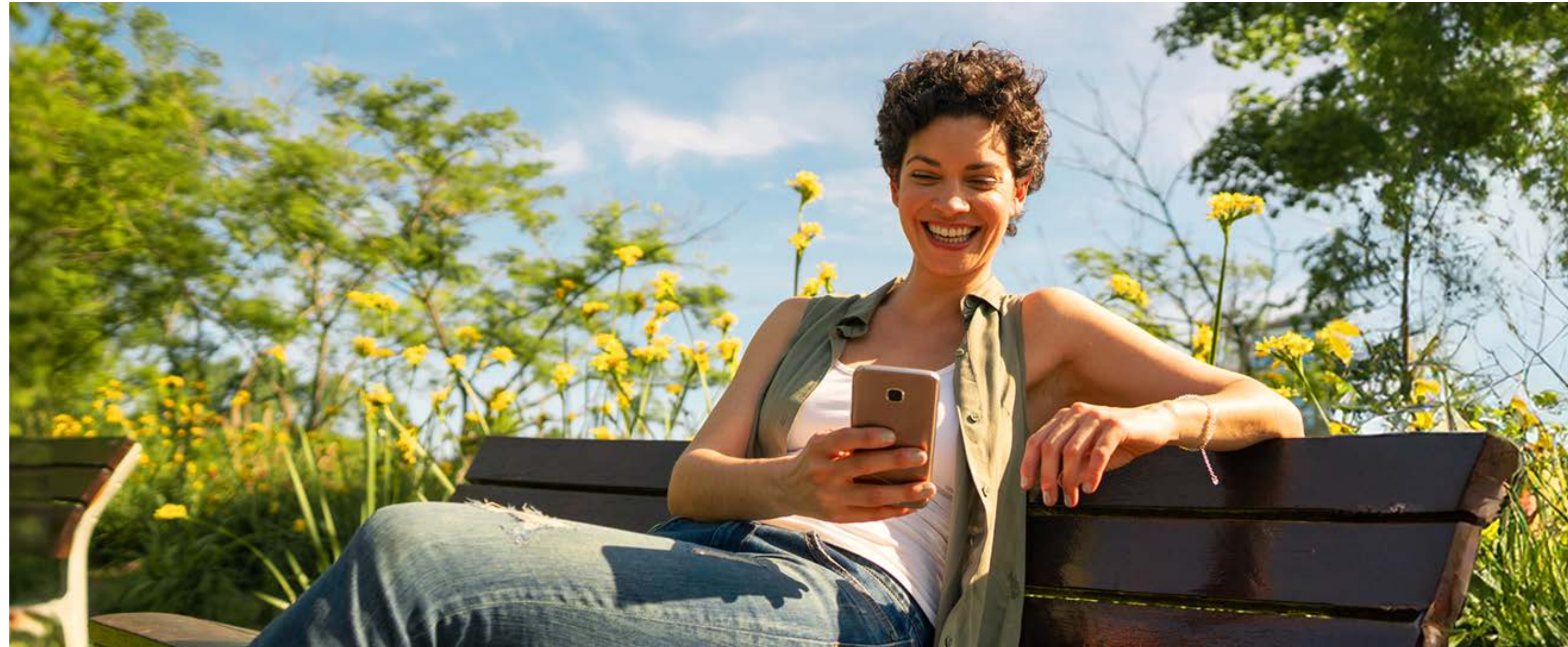
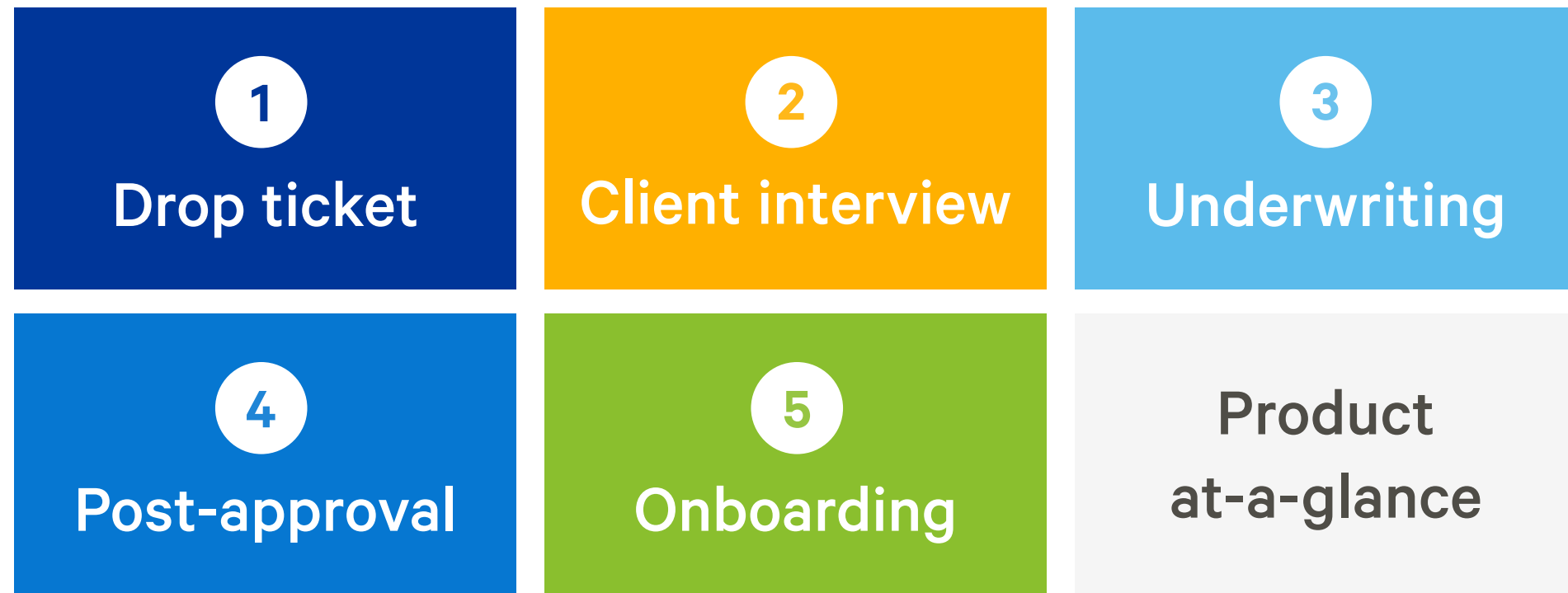


Symetra SwiftProtectorSM Interactive User's Guide

Indexed Universal Life Insurance

Five simple steps to apply and buy online

Click each box to view



Why Symetra SwiftProtector?

Symetra SwiftProtector was designed to provide many of the same great benefits you'd expect from Symetra Protector IUL, but with a swift online application experience.

SwiftProtector revolutionizes the way permanent insurance is sold online. It offers:

Your clients:

- An automated purchase experience—from application to payment, policy issue and delivery.
- Coverage in as little as 25 minutes for clients who qualify, 24-72 hours if light underwriting is needed, and usually not more than 30 days if full underwriting is required.
- The opportunity to review coverage details and complete medical questionnaire when and where it's convenient for them.
- Flexible online payment options and e-delivery of the policy.

You:

- Increased customer satisfaction through the convenient Swift process and same-day coverage for qualified applicants.
- Fully integrated illustrations (Symetra Life Illustrator, Winflex, or Ensignt) that enable client and coverage data to auto-populate, reducing manual entry and eliminating the need to separately upload or email an illustration.
- More time for prospecting and less time filling out paperwork, collecting sensitive medical information, and traveling to clients.
- Transparency and communication as your clients move through the process.

Our interactive user's guide provides five simple steps to help your clients apply and buy permanent life insurance online. Simply click on one of the steps to advance to the first page of each section in the user's guide. You can also use our buttons at the bottom of the page to go to previous page (←), advance to next page (→), or return to the top ([back to top](#)) of the document.

1 Producer drop ticket

2 Client interview

3 Underwriting

4 Post-approval

5 Onboarding

PRODUCER DROP TICKET

CLIENT INTERVIEW

UNDERWRITING

POST APPROVAL

ONBOARDING

1 Producer drop ticket

Getting started.

- Confirm your BGA has Symetra SwiftProtector on their list of available products on iPipeline.
- Ensure you are licensed in the state where you solicited your client applicant and are appointed with Symetra for SwiftProtector.
- Start your drop ticket.

Best practices before beginning an application.

- Make sure pre-underwriting is complete.
- Have your client’s profile information on hand.

When owner is an individual:

Name
Date of birth (DOB)
Social Security Number
Gender
Marital status
Relationship to insured
Beneficiary(ies)—to include name, address, phone, email, DOB, relationship, % allocated and Social Security Number

Benefits to including an illustration at the beginning of the SwiftProtector application process.

- Information will be prefilled, saving you valuable time and reducing number of “NIGO” tickets.
- Your clients are more likely to travel the fastest path to coverage because an illustration must be submitted before a policy can be issued.
- You don’t need to worry if the illustration you submit is not exactly right. Our responsive application asks if you want the opportunity to revise the illustration post approval.



Save time! Enter an Illustration ID! Info that will prefill from illustration:

- Insured gender
- Risk class
- Elected riders
- Initial death benefit
- Death benefit option
- Premium payment frequency
- Index strategy selections
- Life insurance test utilized (CVAT vs GPT)

PRODUCER DROP TICKET

CLIENT INTERVIEW

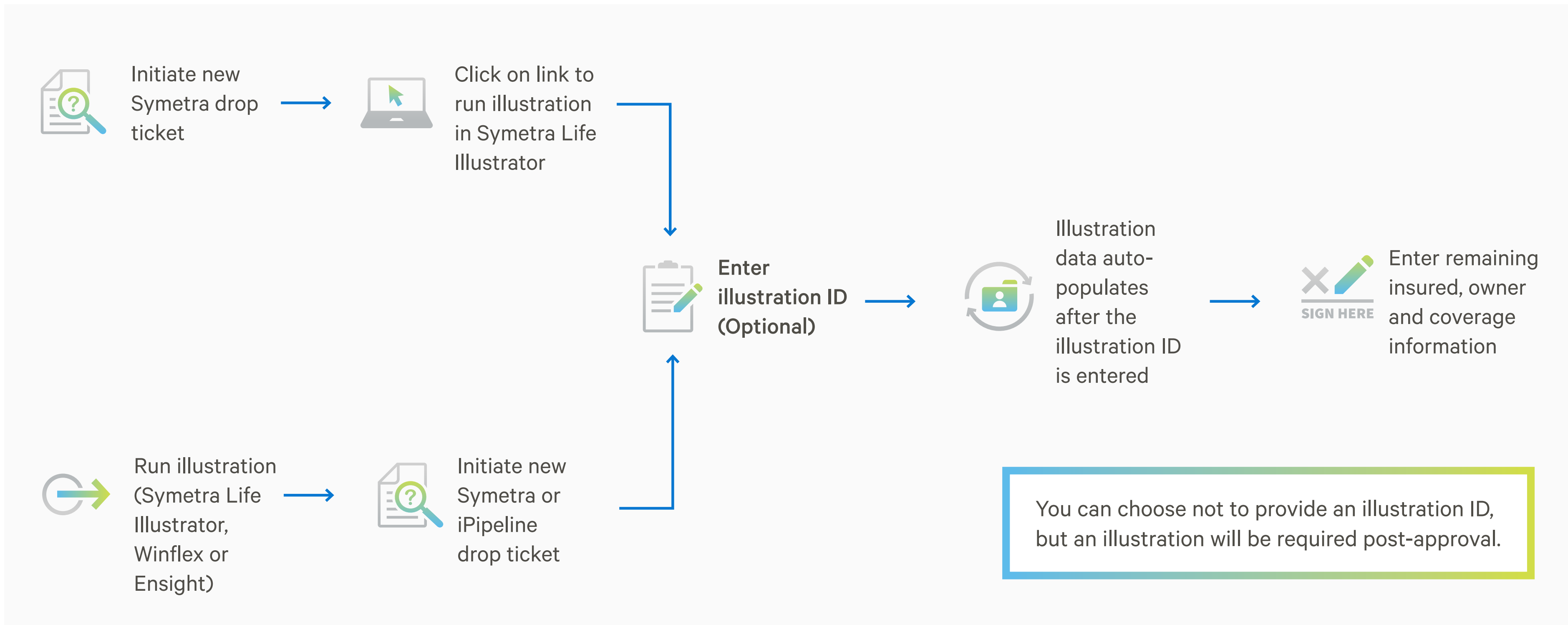
UNDERWRITING

POST APPROVAL

ONBOARDING

1 Producer drop ticket

How it works:



Swift tip

Don't worry if the illustration you initially submit is not exactly right. Simply select "YES" to have the option to provide a revised illustration post approval.

If the policy is approved as illustrated, would you still like the opportunity to revise the illustration?

Please note that your client may receive an 'instant decision' on their application status. However, selecting 'Yes' means an 'instant issue' won't occur, and they can't automatically progress to purchase their policy without your action.

Yes

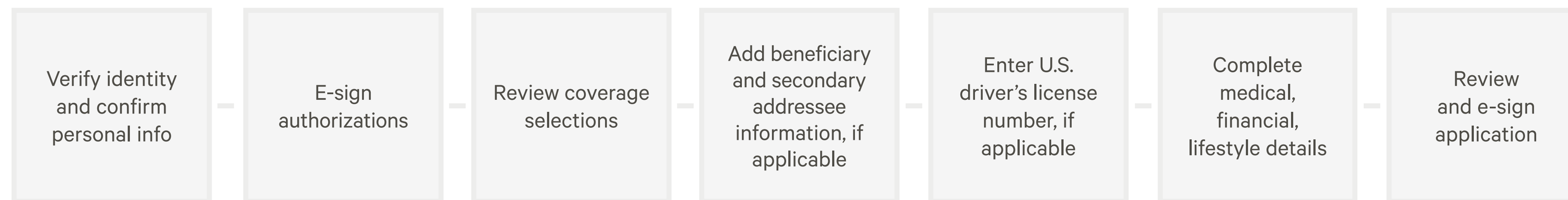
No

< Back Next >

2 Client interview

Your client is emailed a secure link to the electronic application process.

Here they will need to complete the following sections in our intuitive, digital application:



- Enter last four digits of Social Security Number
- Name
- Gender
- Date of birth
- Birthplace
- Marital status
- Email
- Phone
- Address

- Authorization to release personal info
- Consent to do business electronically
- Overview of underwriting process
- Privacy policy
- HIPAA notice

- Face amount
- Life insurance test
- Death benefit option
- Index strategy selections
- Riders

- Name
- Date of birth
- Relationship
- Phone
- % allocated
- Address
- Email
- Social Security Number

- U.S. driver's license number

- Annual income
- Annual household income
- Net worth
- Employment
- Tobacco use
- Cannabis or marijuana use
- Number of moving violations
- Medications over last 10 years
- Doctor visits beyond routine physicals over past five years
- Biological parents and siblings health history

PRODUCER DROP TICKET

CLIENT INTERVIEW

UNDERWRITING

POST APPROVAL

ONBOARDING

3 Underwriting

With SwiftProtector’s easy online application process, your clients have three possible underwriting paths to get permanent life insurance coverage:

Instant coverage

Clients who qualify can get coverage in as little as 25 minutes. Premium payment is required for coverage to be in effect.

Accelerated underwriting

During electronic screening of their medical and lifestyle history, we may find that we need a little more information. We’ll let clients know via email, and we’ll keep the underwriting process moving! Qualified applicants will receive an email confirming approval of their application for coverage typically within 24-72 hours with instructions to complete the online onboarding process.

Full underwriting

Occasionally, we may find additional medical records or an exam is needed. Clients can schedule medical exams online and we’ll communicate with you and them throughout the process. Qualified applicants receive an email confirming the approval of their application in about 30 days with instructions for picking up online where they left off.



Swift tip

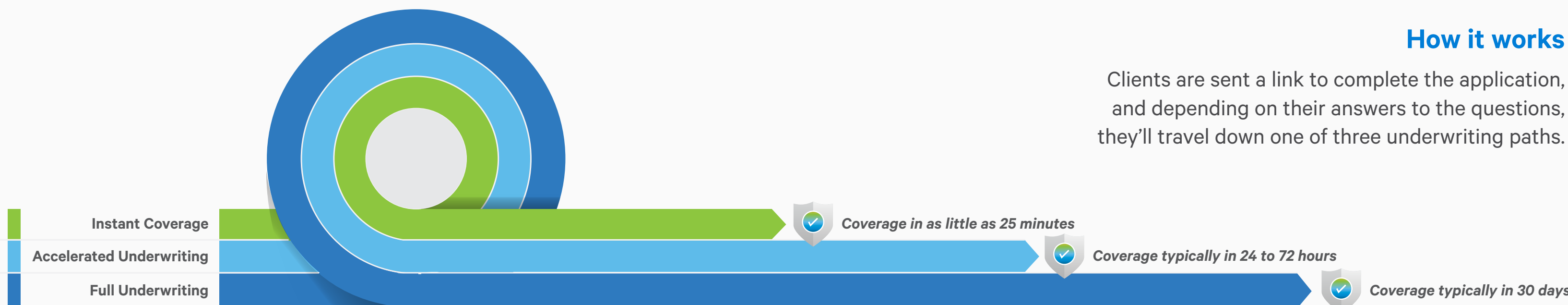
Stay informed!

Communication with your customer is an important factor in customer satisfaction!

Stay on top of your client’s progress via the usual pending case status tools on [Symetra.com](https://www.symetra.com) or iPipeline.

How it works

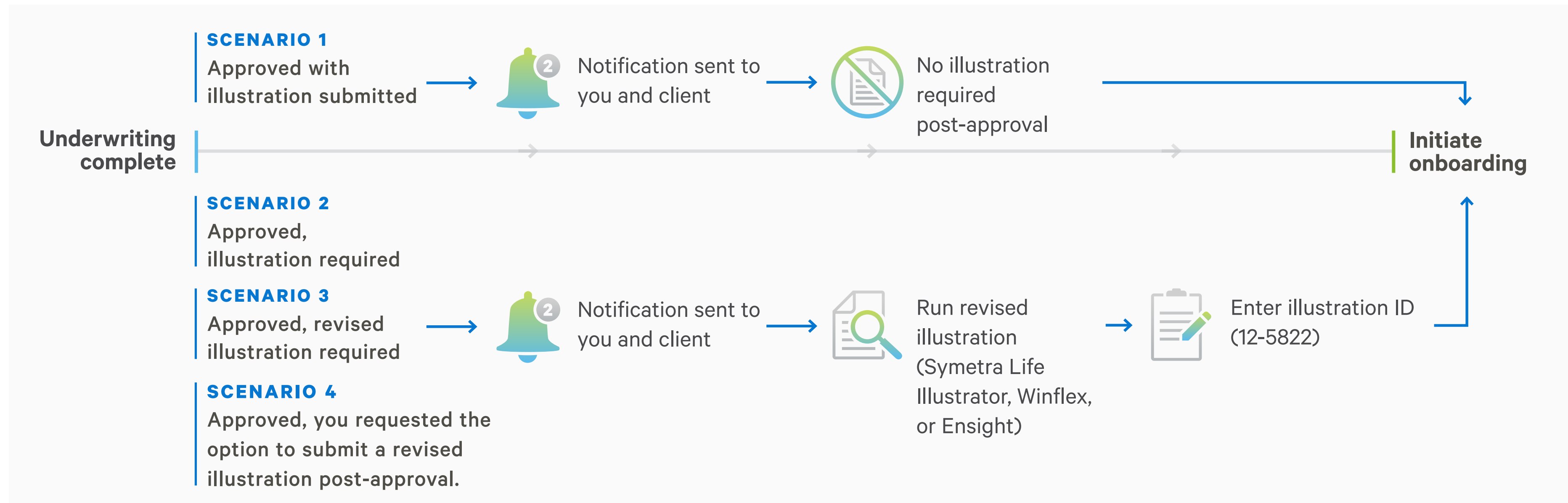
Clients are sent a link to complete the application, and depending on their answers to the questions, they’ll travel down one of three underwriting paths.





4 Post approval

- You'll receive an email communicating the next steps when your client completes underwriting.
- Based on your selections during the drop ticket step, there are a few possible scenarios.
- Your approval email will include a comparison between the uploaded illustration (if any) and how the case was approved.
- Alerts/warning messages are provided based on the compared results. Action may be required.
- Updates to values that are allowable are made automatically.
- The client must electronically sign the illustration prior to the initial premium payment request.



Swift tip

There are seven possible alert messages.

- Illustration required.**
- New drop-ticket required.**
- Match illustrated risk class to approved.**
- Revised illustration needed.**
- More than one message can display with actions needed.**
- Underwriting review needed.**
- In good order.**

- If alert message is red, a new illustration is required to move forward.
- If an alert message is blue, the underwriters will need to review your change.
- If an alert message is green, it is ready to send to client so they can complete their purchase.

Click a section to view

PRODUCER DROP TICKET

CLIENT INTERVIEW

UNDERWRITING

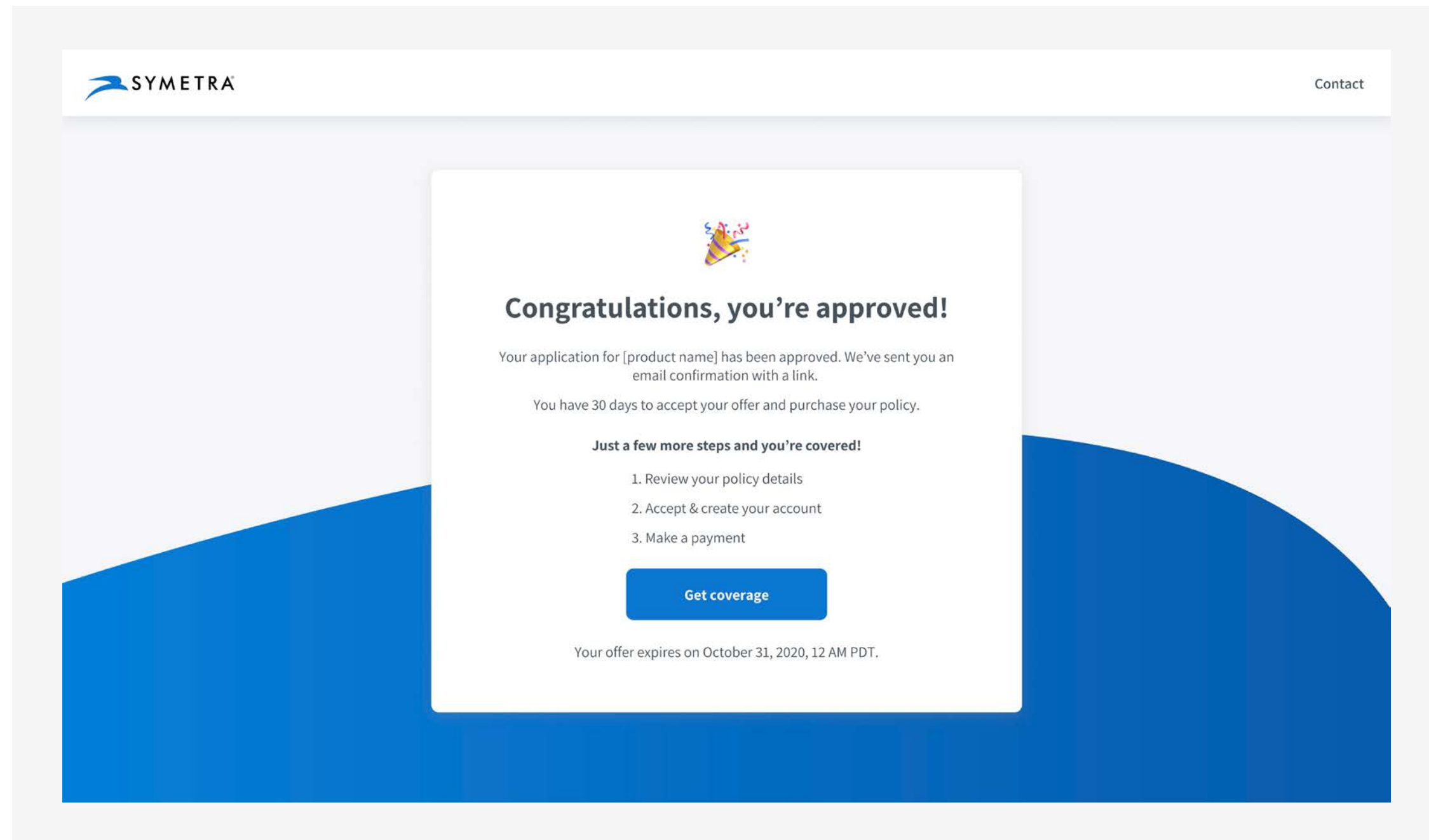
POST APPROVAL

ONBOARDING

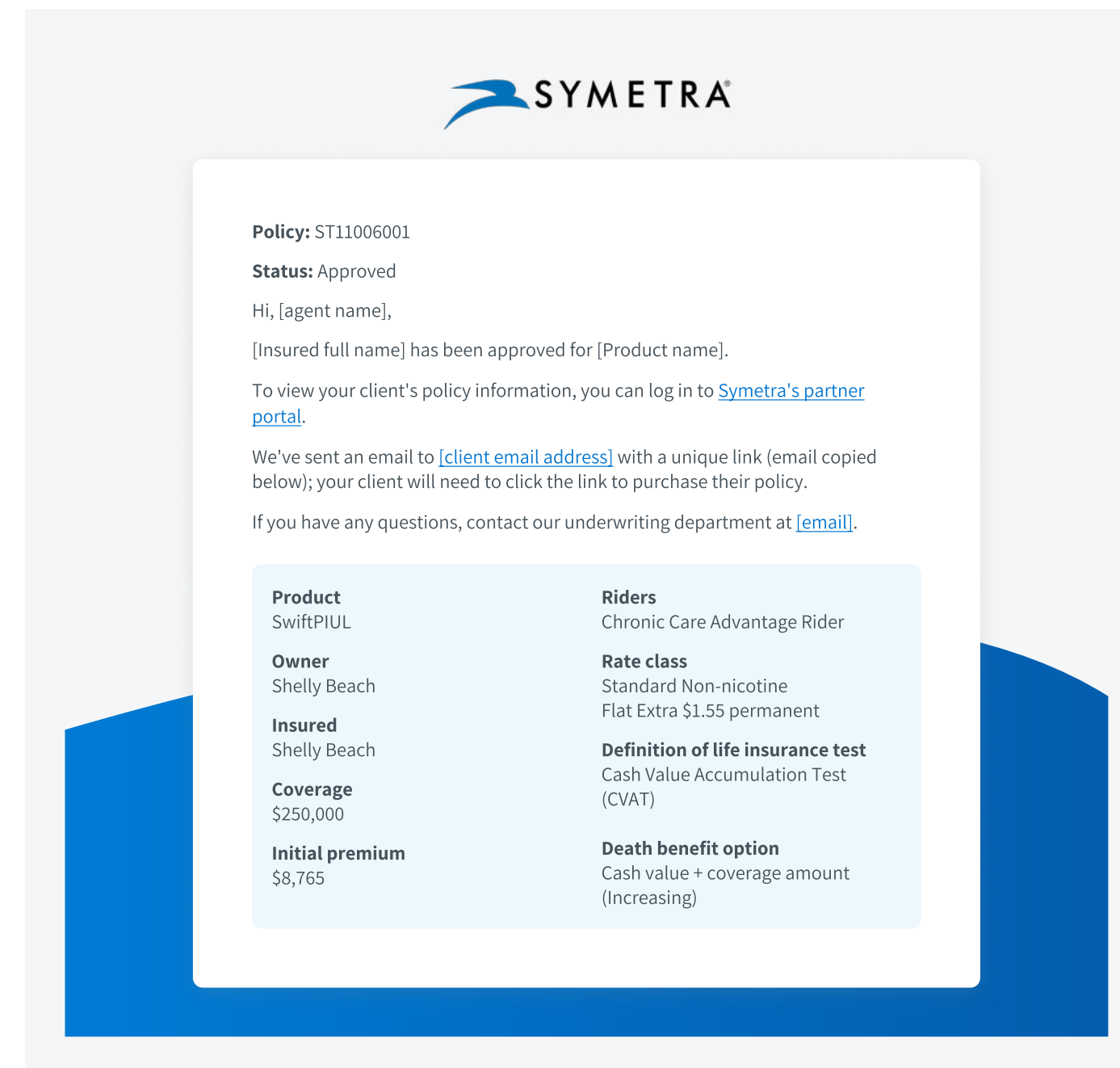
4 Post approval: Scenario 1

SCENARIO 1

Approved with illustration submitted



Sample of approval email sent to your client.



Sample of approval email sent to you. Your case is approved as illustrated. No action is required.

4 Post approval: Scenario 2

SCENARIO 2

Approved, illustration not provided in drop ticket

Policy: ST11006001
Status: Approved - Illustration update required
 Hi Bob Barker,
 Your client Shelly Beach's application for SwiftProtector has been approved!
Before your client can finalize their purchase, there are a few important steps you need to take.

- 1. Review the approved coverage details:** Ensure the details align with what you discussed and what your client expects.
- 2. Update or add an illustration:** It's essential that your illustration matches the approved coverage. Please update or add one to reflect the correct details.

If you have any questions, contact our underwriting department at [\[email address\]](#).

[Update or add an illustration](#)

Product SwiftProtector IUL	Riders Chronic Care Advantage Rider
Owner Shelly Beach	Rate class Standard Non-nicotine Flat Extra \$1.55 permanent
Insured Shelly Beach	Definition of life insurance test Cash Value Accumulation Test (CVAT)
Coverage \$2,500,000	Death benefit option Cash value + coverage amount (Option B)
Initial premium \$8,765	

Sample of email sent to you.

Alert message

Alert message →

Alert message: Illustration Required: Add an illustration that matches approved coverage

Policy: SP1234567

[Add illustration](#) [Send to client](#)

[What changes are allowed?](#) ←

No illustration added
Add your illustration and you'll see the details here.

Approved as	
Issue state	WA
Producer name	Bob Clantro
Insured name	Shelly Beach
Gender	Female
Date of birth	11/20/1988
Risk class	Standard non-nicotine Flat extra \$0.75 temp for 5 years
Coverage amount	\$2,500,000
Planned initial premium	\$5,000
Recurring premium	\$2,500
Payment schedule	Monthly
Benefits and riders	Chronic Care Advantage Rider Acceleration 50% Payout 2%
Definition of life insurance test	Cash Value Accumulation Test (CVAT)
Death benefit option	Coverage amount + cash value (Increasing)
Index strategies and percentages	Blended S&P 500* 20% Efficient* 5 Index 30% S&P 500* Composite Stock Price Index 50%

Review what changes are allowed

4 Post approval: Scenario 3

SCENARIO 3

Approved, revised illustration required

Policy: ST11006001
Status: Approved - Illustration update required

Hi Bob Barker,
 Your client Shelly Beach's application for SwiftProtector has been approved!

Before your client can finalize their purchase, there are a few important steps you need to take.

- 1. Review the approved coverage details:** Ensure the details align with what you discussed and what your client expects.
- 2. Update or add an illustration:** It's essential that your illustration matches the approved coverage. Please update or add one to reflect the correct details.

If you have any questions, contact our underwriting department at [\[email address\]](#).

[Update or add an illustration](#)

Product SwiftProtector IUL	Riders Chronic Care Advantage Rider
Owner Shelly Beach	Rate class Standard Non-nicotine Flat Extra \$1.55 permanent
Insured Shelly Beach	Definition of life insurance test Cash Value Accumulation Test (CVAT)
Coverage \$2,500,000	Death benefit option Cash value + coverage amount (Option B)
Initial premium \$8,765	

Sample of email sent to you.

Alert message
Identifies what changed with approval.

“Approved as” data
Displays how the case was approved and includes other inputs from the illustration.

Policy: SP1234567
 Illustration ID: A123456-123456-123

Match illustrated risk class to approved: Standard non-nicotine, Flat extra \$0.75 temp for 5 years

[Update illustration](#) [Send to client](#) [What changes can I make?](#)

Approved as	Illustrated as
Issue state FL	Issue state FL
Producer name Bob Barker	Producer name Bob Barker
Insured name Shelly Beach	Insured name Shelly Beach
Gender Female	Gender Female
Date of birth 11/20/1988	Date of birth 11/20/1988
Risk class Standard non-nicotine Flat extra \$0.75 temp for 5 years	Risk class ▲ Preferred non-nicotine
Coverage amount \$2,500,000	Coverage amount \$2,500,000
Planned initial premium \$5,000	Planned initial premium \$5,000
Recurring premium \$2,500	Recurring premium \$2,500
Payment schedule Monthly	Payment schedule Monthly
Benefits and riders Chronic Care Advantage Rider Acceleration 50% Payout 2%	Benefits and riders Chronic Care Advantage Rider Acceleration 50% Payout 2%
Definition of life insurance test Cash Value Accumulation Test (CVAT)	Definition of life insurance test Cash Value Accumulation Test (CVAT)
Death benefit option Coverage amount + cash value	Death benefit option Coverage amount + cash value
Index strategies percentages Blended S&P 500® 20% Efficient® 5 Index 30% S&P 500® Composite Stock Price Index 50%	Index strategies percentages Blended S&P 500® 20% Efficient® 5 Index 30% S&P 500® Composite Stock Price Index 50%

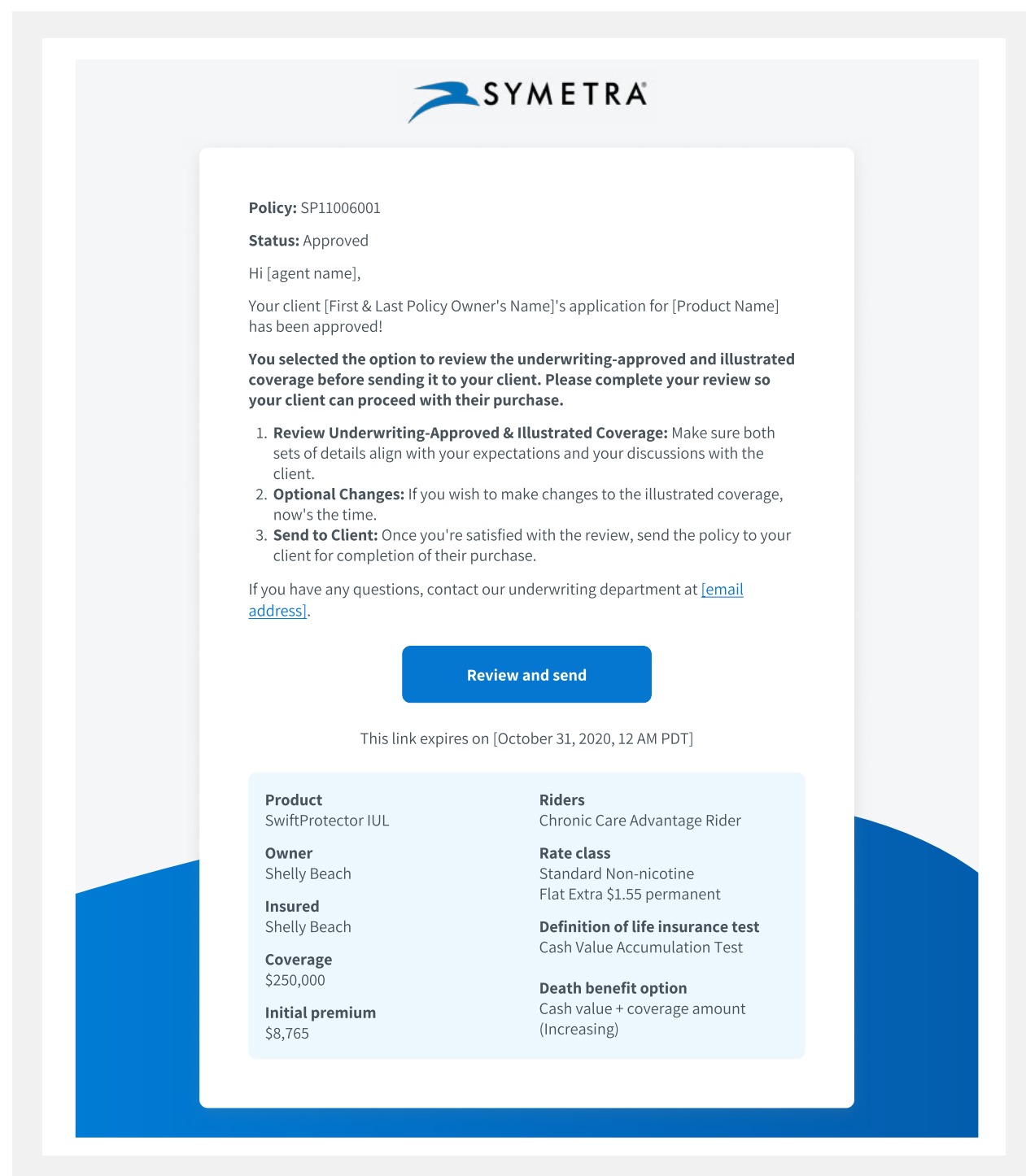
Update illustration
Select to update illustration.

Alert message data
Alerts you that an updated illustration is required.

4 Post approval: Scenario 4

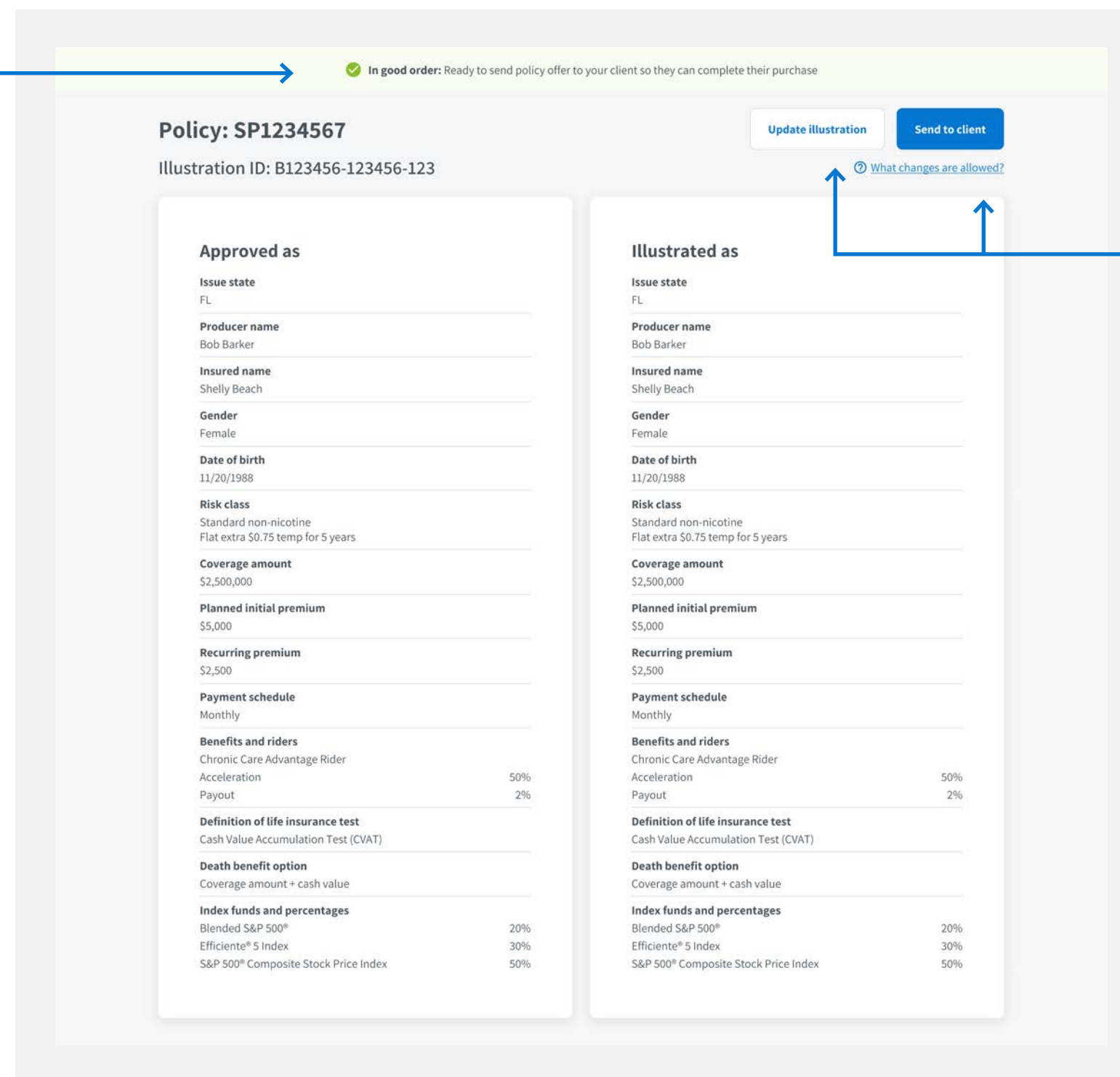
SCENARIO 4

Approved, you requested the option to submit a revised illustration post-approval.



Sample of email sent to you.

Alert message
Tells you the case is approved. You have the option to submit a revised illustration.



“Update illustration” and “Send to client” buttons
You can choose to update the illustration or click “send to client” to proceed with the case as-is.

Click a section to view

PRODUCER DROP TICKET

CLIENT INTERVIEW

UNDERWRITING

POST APPROVAL

ONBOARDING

5 Onboarding

Once the policy review is complete, clients will receive notification that their policy is approved. If they accept the offer, they'll be asked to create a Symetra account and make their initial premium payment. Bank transfers or credit card payments are accepted. Please note that credit card payments are available for initial premium payments of \$2,000 or less.

If the client declines coverage, you will be notified. The offer is valid for 30 days.

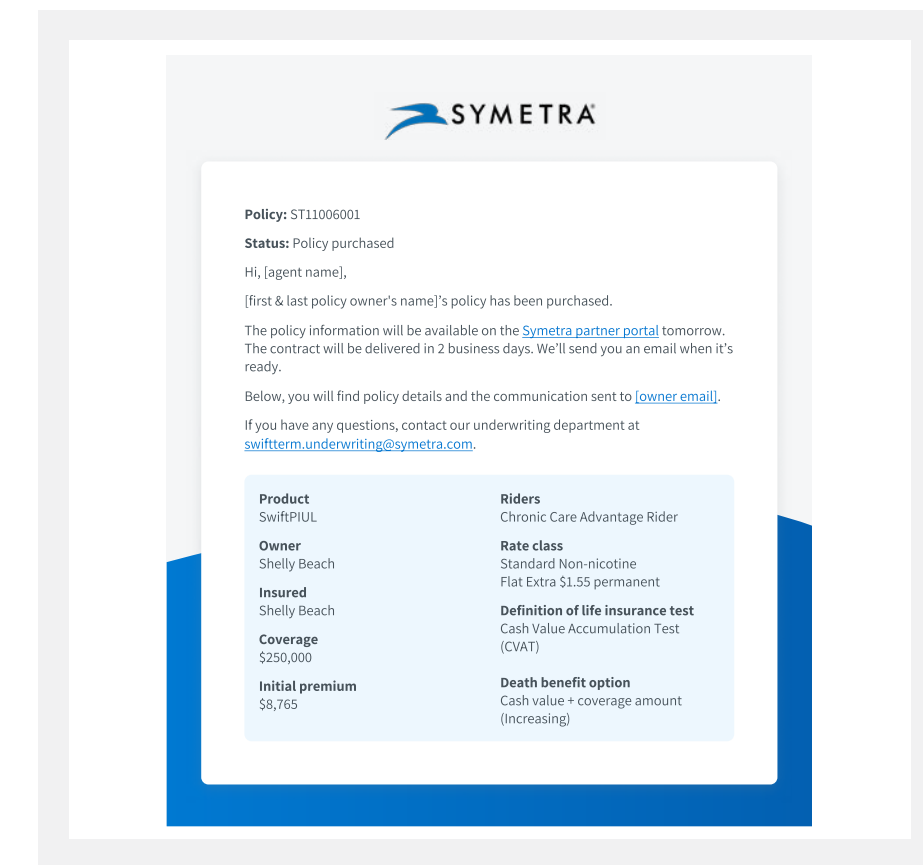
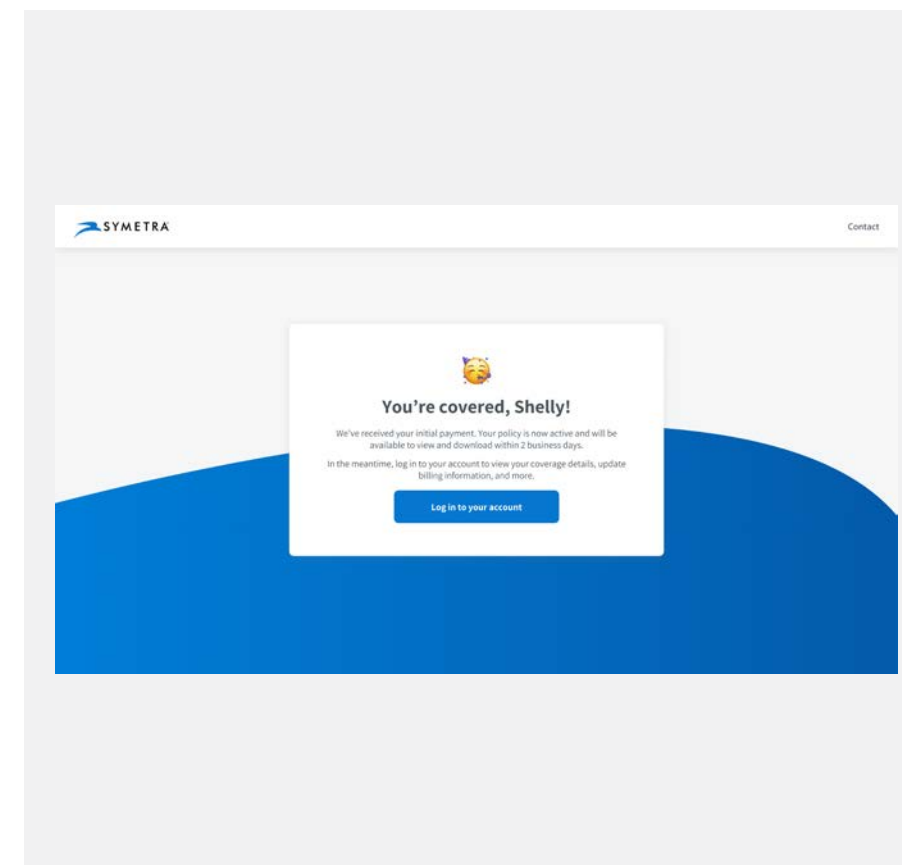
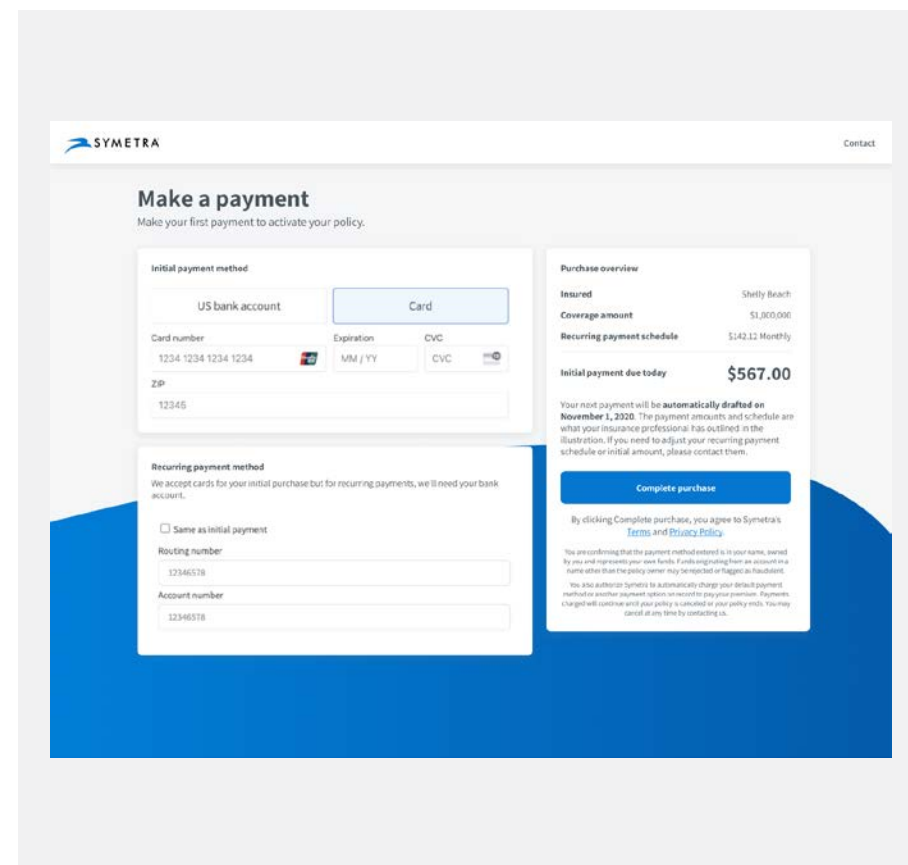
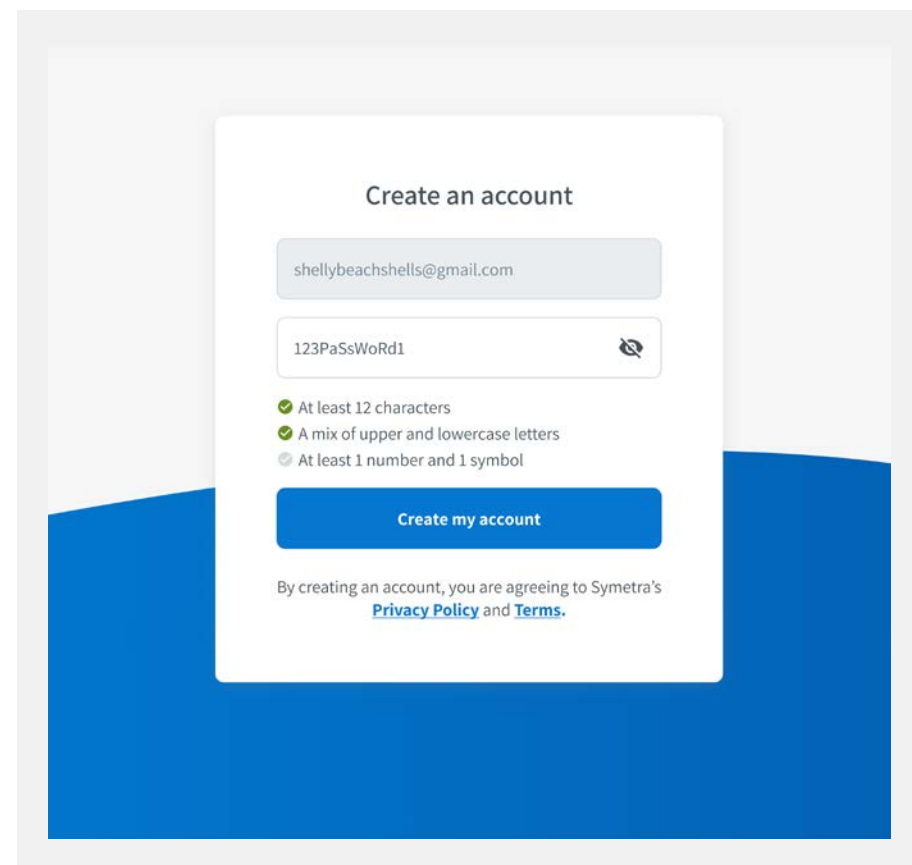
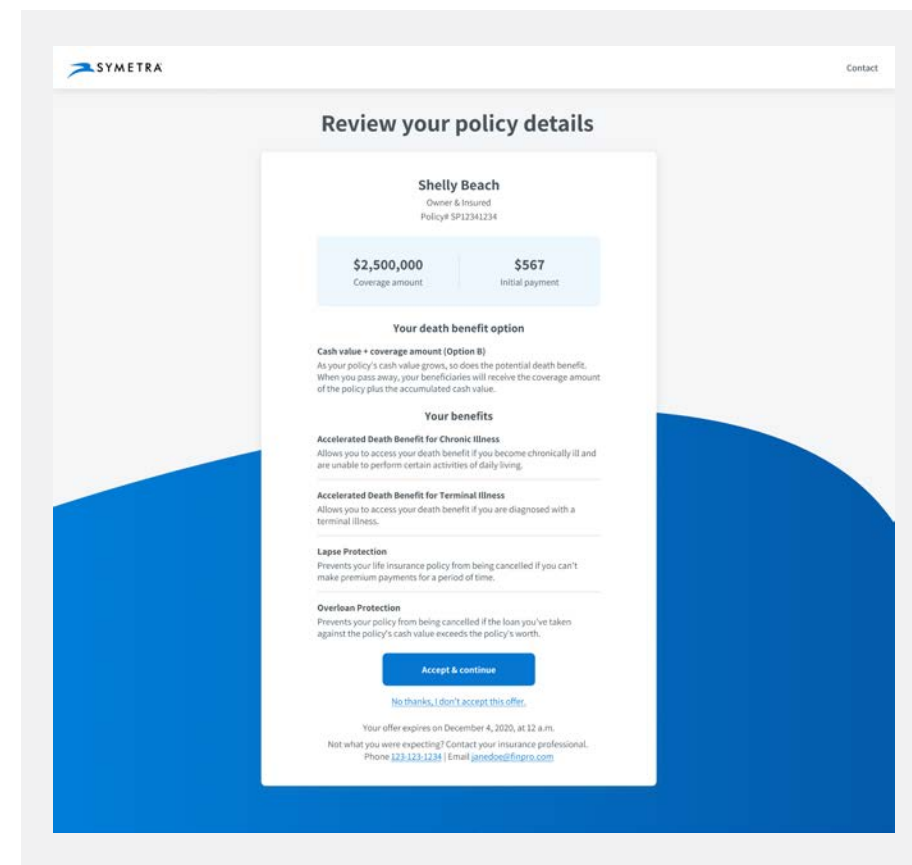
Review and continue

Create a Symetra account

Make a payment

e-delivery of policy

Producer communications



We'll communicate with you every step of the way.

← Back to top →

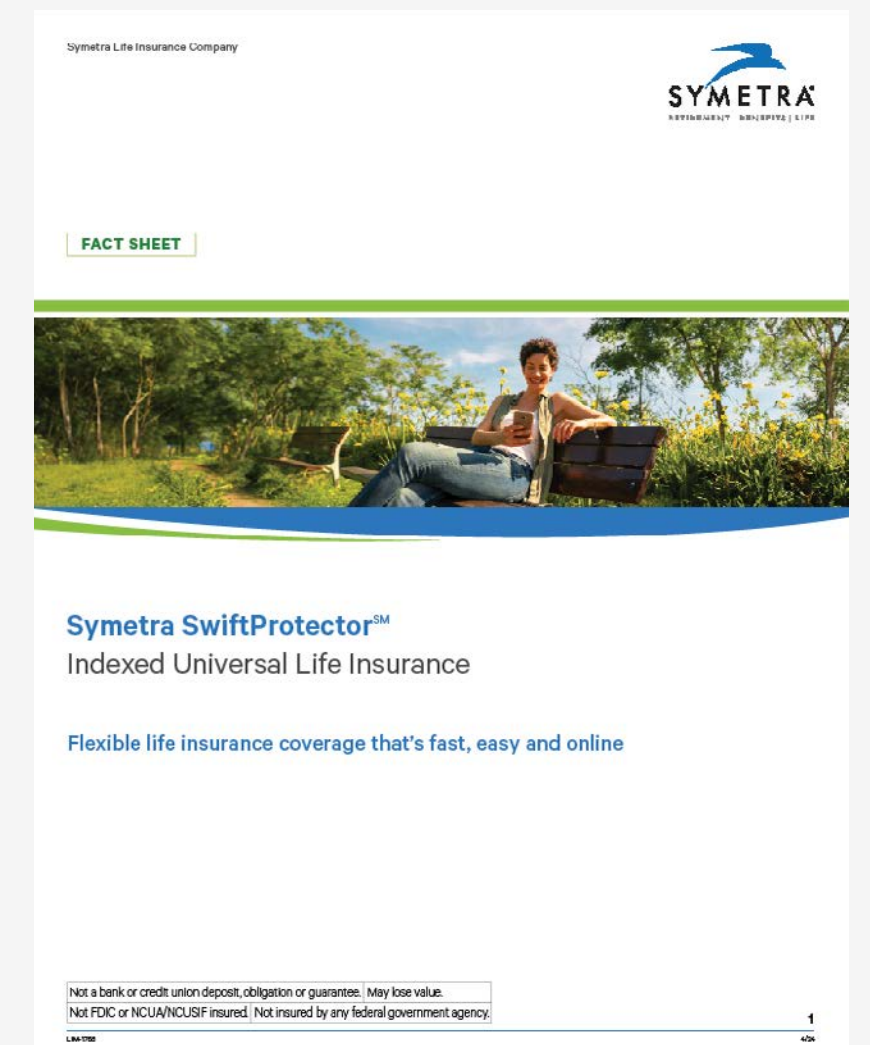
PRODUCER USE ONLY

SwiftProtector at-a-glance

Key differentiator	A protection-focused indexed universal life insurance product with a fully-automated digital online process—from application through policy delivery—that could get your clients coverage in as little as 25 minutes.*	Included features and riders	<ul style="list-style-type: none"> • Lapse Protection Benefit • Overloan Lapse Protection Rider • Accelerated Death Benefit for Terminal Illness Rider • Accelerated Death Benefit for Chronic Illness Rider
Policy size (Face amount)	\$100,000 to \$3 million	Optional riders (available at application)	Accelerated Death Benefit for Chronic Care Advantage SM Rider
Issue ages	20 to 60 years old (Age nearest birthday/earlier of the underwriting decision date and the policy date)	Interest crediting options	Putnam Index Strategies <ul style="list-style-type: none"> • Putnam Dynamic Low Volatility Excess Return IndexTM with Bonus — 1-Year Point-to-Point • Putnam Dynamic Low Volatility Excess Return IndexTM with High Participation Rate — 1-Year Point-to-Point
Gender	<ul style="list-style-type: none"> • Male • Female 		Symetra Allocation Index (AI) Strategies <ul style="list-style-type: none"> • Symetra Allocation Index — 1-Year Point-to-Point: S&P 500[®] Index JPMorgan ETF Efficiente[®] 5 Index • Symetra Allocation Index — 2-Year Point-to-Point: S&P 500[®] Index JPMorgan ETF Efficiente[®] 5 Index
Underwriting scenarios	<ul style="list-style-type: none"> • Instant Approval • Accelerated Underwriting • Full Underwriting 		Core Index Strategies <ul style="list-style-type: none"> • S&P 500[®] Index — 1-Year Point-to-Point • JPMorgan ETF Efficiente[®] 5 Index — 1-Year Point-to-Point • Blended S&P 500[®] and JPMorgan ETF Efficiente[®] 5 Index — 2-Year Point-to-Point
Rate classes	<ul style="list-style-type: none"> • Super Preferred Non-Nicotine • Preferred Non-Nicotine • Standard Non-Nicotine • Preferred Nicotine • Standard Nicotine 		Fixed Account
Coverage period	Duration of the lapse protection guarantee is customizable, either for a specific time period or the insured's age 120.		
Death benefit options	<ul style="list-style-type: none"> • Option A: Level Specified Amount • Option B: Specified Amount plus Policy Value 	Minimum allocation amount	\$10 per strategy
Conversions	Not allowed	Dollar cost averaging	Available



Share our [SwiftProtector Fact Sheet](#) with your clients.



* Clients who qualify can be approved in about 25 minutes with instant coverage when a valid illustration is on file; 24-72 hours if light underwriting is needed, and usually not more than 30 days if full underwriting is required. Premium payment is required for coverage to be in effect. Initial forms of payment are credit card or EFT, and EFT thereafter.

At Symetra, we're serious about making life easier for you and your clients.

To learn more about SwiftProtector, contact our dedicated team.

Symetra Life Sales Desk

1-877-737-3611

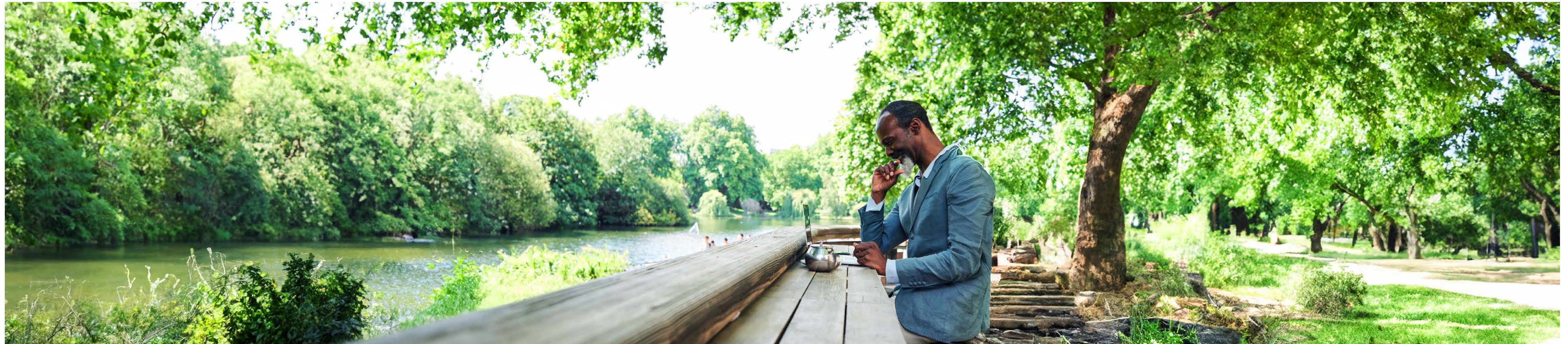
Weekdays, 8 a.m. to 6 p.m. ET

lifesales@symetra.com



Our partner portal gives you 24/7 access to the information you need to stay on top of your business.

- Quotes and illustrations
- Pending account information
- Commissions
- Your in-force client accounts
- Sales tools and resources



Important information

Symetra SwiftProtector is a flexible-premium adjustable life insurance policy with index- linked interest options issued by Symetra Life Insurance Company located at 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004- 5135. This policy is not available in all U.S. states or any U.S. territory. Where available, it is usually issued under policy form number ICC23_LC1.

Policy riders and endorsements are not available in all U.S. states or any U.S. territory, and terms and conditions may vary by state in which they are available. Where available, they are usually issued under the following rider and endorsement form numbers: Accelerated Death Benefit for Chronic Illness Rider form number ICC16_LE6, Accelerated Death Benefit for Terminal Illness Rider form number ICC16_LE5, Accelerated Death Benefit for Chronic Care Advantage Rider form number ICC23_LE1, Overloan Lapse Protection Rider form number ICC17_LE5, Symetra Allocation Index 1-Year Point-to-Point form number ICC20_LE6, Symetra Allocation Index 2-Year Point-to-Point form number ICC20_LE7, S&P 500® Index Account form number ICC20_LE9, JPMorgan ETF Efficiente® 5 Index Account form number ICC20_LE10, Blended S&P 500® Index and JPMorgan ETF Efficiente® 5 Index Account form number ICC20_LE11, Putnam Dynamic Low Volatility Excess Return Index with Bonus Index Account form number ICC22_LE2, and Putnam Dynamic Low Volatility Excess Return Index with High Participation Rate Index Account form number ICC22_LE3.

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.

Guarantees and benefits are subject to the claims-paying ability of Symetra Life Insurance Company. Certain benefits or riders may have tax implications. Clients should consult with their legal or tax professional prior to purchasing.

The Overloan Lapse Protection Rider (OLPR) will prevent the policy from lapsing when, on any monthly anniversary, the outstanding indebtedness on the policy exceeds the policy’s specified amount and is approaching the policy value. Exercise of this rider will result in a “paid- up” status. In order to be eligible to exercise this rider, the insured must be at least 75 years old, the policy must have been in-force for at least 15 years, the Death Benefit Option must be Option A Level, the policy must be in corridor, and the outstanding loan balance must be the smaller of 93% of the policy value after monthly deductions or (100% minus the OLPR charge percentage) of the policy value after monthly deductions. After deduction of the one-time rider charge, all policy value will be transferred to the fixed account. No additional policy transactions or policy changes will be allowed and no further monthly deductions will be taken. The total net death benefit will now equal the larger of the total specified amount less any indebtedness, the policy value multiplied by the appropriate attained age Guideline Premium Test corridor factor less any indebtedness, and \$5,000.

The Overloan Lapse Protection Rider is available on guideline premium test policies only. Neither the IRS nor the courts have ruled on the tax consequences of exercising the Overloan Lapse Protection Rider. It is possible that the IRS or a court could assert that the policy has been effectively terminated and the outstanding loan balance should be treated as a distribution, all or a portion of which could be taxable when the rider is exercised. The Overloan Lapse Protection Rider also may not be appropriate for your particular circumstances. Consult with a tax professional regarding the risks associated with exercising this rider, and for further details.

The Accelerated Death Benefit for Chronic Illness and Accelerated Death Benefit for Terminal Illness Riders are only available for insureds issue ages 20-60, and are not available on rated policies. For the Accelerated Death Benefit for Chronic Illness Rider, the amount of death benefit that’s accelerated, plus any accrued interest, will be secured by a lien against the base policy death benefit. Upon the death of the insured, the death benefit will be reduced by the amount of the lien, and the remaining death benefit will be paid. Exercising the Accelerated Death Benefit for Chronic Illness Rider will prohibit the policyowner from exercising the Accelerated Death Benefit for Terminal Illness Rider, and exercising the Accelerated Death Benefit for Terminal Illness Rider will prohibit the policyowner from exercising the Accelerated Death Benefit for Chronic Illness Rider. If the optional Accelerated Death Benefit for Chronic Care Advantage Rider is selected, the Accelerated Death Benefit for Chronic Illness Rider is not available.

The Accelerated Death Benefit for Chronic Care Advantage Rider is offered at application for an additional cost. The acceleration and payout percentages cannot change once the rider is issued. This rider is only available for insureds issue ages 20-60, and if elected, additional underwriting will be required, and if the insured qualifies, the rider rate class will be the same as on the base policy. It’s possible that the insured is approved for the base policy but declined for this rider based on the rider underwriting results. This rider is not available on policies with ratings worse than Table 4, with annual flat extras exceeding \$5 per \$1,000, or with both flat extras and table rates. Exercising this rider will prohibit the policyowner from exercising the Accelerated Death Benefit for Terminal Illness Rider. If the optional Accelerated Death Benefit for Chronic Care Advantage Rider is selected, the Accelerated Death Benefit for Chronic Illness Rider is not available.

Receipt of an accelerated death benefit may be taxable, especially if the insured does not have a prescribed plan of care. Clients should consult with their with your personal tax or legal professional before applying for this benefit. Clients may also lose their right to receive certain public funds such as Medicare, Medicaid, Social Security, Supplemental Security Income (SSI), and possibly others. The accelerated death benefit is intended to qualify under section 101(g) (26U.S.C. 101(g)) of the Internal Revenue Code. The death benefit, policy value and loan value will be reduced if an accelerated death benefit is paid. For policies with a lapse protection benefit, the lapse protection value will also be reduced. There is no restriction on the use of proceeds of these accelerated death benefits.

Monthly rider charges, when deducted from the policy value, are treated as withdrawals and are subject to the same income tax rules that apply to any other withdrawals. The purchase of this rider and/or receipt of a Cancer Benefit Amount payment may have other income tax consequences. Clients should consult with their personal tax or legal professional before applying for this benefit.

Withdrawals or loans may not be allowed in certain situations. Amounts withdrawn will decrease the policy death benefit and may be subject to a withdrawal processing fee. Loans may have a permanent effect on the policy, even if repaid.

Withdrawals or loans on modified endowment contracts (MECs) may be subject to federal income tax and an additional 10% tax on amounts taken prior to age 59½.

Symetra SwiftProtector has fixed and indexed accounts. Interest credited to the indexed accounts is affected by the value of outside indexes. Values based on the performance of any index are not guaranteed. The policy does not directly participate in any outside investment or index.

Allocations to the fixed account or index strategies are based on the allocation instructions provided at time of application, and may be subsequently changed in writing by the policyowner. When allocations occur, an index segment for each respective index strategy is created. Each index segment has its own index crediting method, index value, index cap, index spread, 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.

An index segment represents the portion of the index account that credits interest based on a change in the indices applicable to that index segment. Index credits are calculated and credited (if applicable) on the respective index segment’s maturity date. Amounts withdrawn from the index account before the index segment’s maturity date will not receive an index credit, if applicable, for that term.

Any growth within the index strategies selected is linked to the performance of the specified market index over the measurement period (1- or 2-year point-to-point). The market index design, rules, composition, and strategy may act as a limit to the specified market index performance. Volatility indexes are designed to manage downside risk but may also limit upside potential. For more information on a specific market index, refer to their index description.

Symetra applies index caps, participation rates, spreads and/or bonus rates (as applicable) to the performance of the specified market index before any applicable index credit is credited to the index segment. The index credit will not be less than zero percent.

Symetra reserves the right to add, modify or remove any index strategy or crediting method. If any index is discontinued or if the calculation of any index is changed substantially, Symetra reserves the right to substitute a comparable index.

Except for the JPMorgan ETF Efficiente® 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.

It is not possible to invest in an index.

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