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Profiles for life insurance opportunities

SYMETRA
RETIREMENT | BENEFITS | LIFE

Solutions to help in every stage of life

Life insurance is more than just a financial safety net for loved ones. It can help fill several other important needs as well. Here are some prospecting clues for identifying clients who may benefit from life insurance—no matter what stage of life they're in.

Life insurance review: Portfolio/trust

Prospecting clues:

- Policy is 5+ years old.
- Policy has large cash value or a loan.
- The policy is outdated (e.g., product type, policy owner, beneficiary).
- Client is over or under insured.
- Policy cash value growth options need to be reviewed (e.g., index accounts).
- Policy is owned by a trust.

Solutions:

Protector IUL, Accumulator Ascent IUL, Accumulator VUL

Wealth accumulation: Supplemental income planning

Prospecting clues:

- Ages 30+.
- Understands the benefits of long-term planning.
- Has maxed out their 401(k) contribution or other retirement plan accounts.
- Has a multi-year time horizon.
- Desires tax-advantaged growth.
- Desires diversification.
- Would like tax-advantaged income at retirement.
- Would like a strategy that provides wealth transfer if they die prematurely.

Solutions:

Accumulator Ascent IUL, Protector IUL, Accumulator VUL

Inheritance transfer & leveraged "B" trust

Prospecting clues:

- Ages 60+.
- Would like to enhance the inheritance to their children. Questions to ask them:
  1. What is your net worth?
  2. How much would your children receive?
  3. Would you like to leave the remainder to a charity?
  4. Do you need to equalize your inheritance among your children?

Solutions:

Protector IUL, Accumulator Ascent IUL

Annuity leverage / preservation

Prospecting clues:

- Ages 60+.
- Has a large deferred annuity.
- No longer needs assets for security or income.
- Wants to continue tax deferral.
- Likes diversification.
- Does not want their children to pay income and/or estate taxes on annuity proceeds at death.

Solutions:

Protector IUL, Accumulator Ascent IUL

SECURE Act planning

Prospecting clues:

- Pre-retirement or early retirement age.
- Has a large taxable IRA balance.
- No longer needs assets or part of assets for income.
- Wants to continue tax deferral for decades.
- Likes diversification.
- Wants to reduce income and estate tax exposure during life and at passing.

Solutions:

Accumulator Ascent IUL, Protector IUL

Business owners

Prospecting clues:

- Wants to keep their business in the family or pass it on to chosen individual(s).
- Wants to assure fair value in the event of death, disability or retirement.
- Wants a supplemental retirement plan for themselves and/or key employees.

Solutions:

Accumulator Ascent IUL, Accumulator VUL, Protector IUL, Term

Wealth transfer / income tax planning

Prospecting clues:

- Has significant assets.
- Wants to keep their wealth in their family.
- Wants to use money to pass on their core values.
- May be charitably inclined.

Solutions:

Accumulator Ascent IUL, Accumulator VUL, Protector IUL, Term

To learn more about our product solutions, contact Symetra's Life Sales Desk at 1-877-737-3611 or lifesales@symetra.com.

Before investing, clients should carefully consider the investment objectives, risks, charges, and expenses. The policy's value allocated to the subaccounts will fluctuate. Variable life insurance involves insurance-related fees and charges such as mortality and expense risk charges, surrender charges, cost of insurance, premium expense charges, and underlying fund expenses, which are explained in the prospectus. This and other information is contained in the policy prospectus and the underlying Portfolio prospectuses. Clients should contact their Registered Representative or Symetra for free copies of the prospectuses or visit www.symetra.com for an online copy. Clients should read them carefully before investing.

Past performance is no guarantee of future returns. The investment return and principal value of an investment will fluctuate, and units, when redeemed, may be worth more or less than their original cost.

Securities are offered through Symetra Securities, Inc. (SSI). Member FINRA.

Life insurance is issued by Symetra Life Insurance Company (SLIC). Products, features, terms and conditions may vary by state and may not be available in all U.S. states or any U.S. territory.

SSI and SLIC are affiliates and are located at 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004-5135. Each company is responsible for its own financial obligations.

Symetra Protector IUL is a flexible-premium adjustable life insurance policy with index-linked interest. Policy form number is ICC18_LC2 in most states.

Symetra Accumulator Ascent IUL is a flexible-premium adjustable life insurance policy with index-linked interest. Policy form number is ICC17_LC1 in most states.

Symetra Term Life Insurance is issued under policy form number ICC18_LC1 in most states.

Symetra Accumulator VUL is a flexible-premium adjustable variable life insurance policy. Where available, it is usually issued under policy form number ICC21_LC1.

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

This material is not intended to provide recommendation, investment, tax or legal advice.

Trust should be drafted by an attorney familiar with such matters. Failure to properly structure could result in adverse treatment of trust proceeds. Symetra Life Insurance Company does not provide tax advice.

Clients should consult with their tax or legal professional when reviewing a trust.

Accumulator VUL can only be sold by registered representatives.

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

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