SYMETRA®
RETIREMENT | BENEFITS | LIFE

Index caps, index spreads and participation rates as of November 8, 2024

For **Symetra Accumulator Ascent Indexed Universal Life (IUL)** product currently available for sale

Allocations to the index strategies will be credited with interest based on the performance of the selected indexes, subject to their index cap, index spread, index floor and participation rate. The index cap sets limits on the maximum potential interest earned over the index segment term while the participation rate establishes how much of the indexes' performance you will be credited (if any). The index spread sets a minimum performance threshold above which the index must perform and credits the interest (if any) above the threshold. All strategies have an index floor to ensure that, if the selected index has negative index performance during its segment term, your index interest crediting rate will not be less than zero.

Current index caps, participation rates, and bonus rate

Putnam Dynamic Low Volatility Excess Return Index™ (Putnam Index) Strategies

Putnam Index Strategies	Index Segment Term	Current Index Cap	Current Participation Rate	Current Bonus Rate
Putnam Dynamic Low Volatility Excess Return Index Point-to-Point Strategies:				
Putnam Dynamic Low Volatility Excess Return Index™ with Bonus	1-year	No cap	188.75%	1.00%
Putnam Dynamic Low Volatility Excess Return Index™ with High Participation Rate	1-year	No cap	220.00%	No bonus

All indexes currently have an index floor of 0%.

Current index caps, participation rates, index floors, and bonus rate are subject to change without notice.

The terms "bonus rate" and "additional index credit rate" are used interchangeably in Symetra Accumulator Ascent IUL marketing pieces.

Not a bank or credit union deposit, obligation or guarantee	May lose value
Not FDIC or NCUA/NCUSIF insured	Not insured by any federal government agency

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Current index caps, index spreads, and participation rates

Symetra Allocation Index (AI) Strategies

Symetra AI Strategies	Index Segment Term	Current Index Spread	Current Index Cap	Current Participation Rate
AI Point-to-Point Strategies:				
S&P 500® Index	1-year	5.0%	No cap	100.00%
JPMorgan ETF Efficiente® 5 Index		No spread	No cap	150.00%
S&P 500® Index	2-year	3.0%	No cap	100.00%
JPMorgan ETF Efficiente® 5 Index		No spread	No cap	190.00%

All indexes currently have an index floor of 0%.

Current index caps, index spreads, participation rates, and index floors are subject to change without notice.

Symetra AI Strategies utilize the Chicago Board Options Exchange Volatility Index (VIX®) to determine how your funds will be allocated. Two business days prior to the next monthly allocation date, if the VIX value is below 16, your funds will be allocated to the S&P 500® Index account; if the VIX is 16 or above, your funds will be allocated to the JPMorgan ETF Efficiente® 5 Index account. Once your funds have been allocated to either the 1-year or 2-year S&P 500® Index account or JPMorgan ETF Efficiente® 5 Index account it will remain in that index until the segment matures and a new segment is created.

Current index caps and participation rates

Core Index Strategies

Core Index Strategies	Index Segment Term	Current Index Cap	Current Participation Rate
Core Point-to-Point Strategies:			
Nasdaq-100 Index®	1-year	11.50%	100.00%
S&P 500® Index	1-year	11.50%	100.00%
JPMorgan ETF Efficiente® 5 Index	1-year	No cap	150.00%
Blended S&P 500® and JPMorgan ETF Efficiente® 5 Index:			
S&P 500® Index	2-year	No cap	100.00%
JPMorgan ETF Efficiente® 5 Index		No cap	190.00%

All indexes currently have an index floor of 0%.

Current index caps, participation rates, and index floors are subject to change without notice.

Contact your insurance professional for additional information.

Important information

Symetra Accumulator Ascent IUL is a flexible premium adjustable life insurance policy with index-linked interest options issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Not available in all U.S. states or any U.S. territory; however, where available, it is usually issued under policy form number ICC17_LC1.

Policy 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 endorsement form numbers: Symetra Allocation Index Account 1-Year Point-to-Point form number ICC20_LE6, Symetra Allocation Index Account 2-Year Point-to-Point form number ICC20_LE7, Nasdaq-100 Index® Account ICC24_LE4, 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.

Life insurance policies contain exclusions, limitations, reductions of benefits and terms for keeping them in-force. Please contact your insurance professional for complete details. Guarantees and benefits are subject to the claims-paying ability of Symetra Life Insurance Company.

Symetra Accumulator Ascent IUL 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 policy owner. 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 indexes 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 you select 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. Your index credit will not be less than zero percent.

The initial index cap, index spread, index floor and index participation rate are established on the allocation date. An index segment represents the portion of the index account that credits interest based on a change in the indexes applicable to that index segment. The index caps, spreads, floors and participation rates after the initial index term may be higher or lower than the initial, but will never be less than the guaranteed minimum shown in the policy.

The additional index credit rate (bonus rate) is used to determine the additional amount that will be applied to the policy value for allocating money to the Putnam Dynamic Low Volatility Excess Return Index with Bonus index segment. The additional index credit rate will vary upon each allocation (lower or higher), but the additional index credit rate will never be less than the guaranteed minimum additional index credit rate defined in your policy.

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.

Election of a Putnam Index Strategy does not guarantee a greater index credit for any other index segment term.

Election of a Symetra Allocation Index Strategy does not guarantee a greater index credit for any other index segment term.

Symetra reserves the right to add, modify or remove any index strategy or indexed interest 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.

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This is not a complete description of the Symetra Accumulator Ascent IUL policy. For a more complete description, please ask your insurance professional.

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