



## Coming soon: Accumulator Ascent IUL and new index cap and participation rates

Ready for an IUL that can take your clients' cash value accumulation potential to a higher level? Our new version of Accumulator IUL, **Accumulator Ascent IUL**, is coming **April 8, 2022!** Highlights include:

- More competitive pricing
- New Putnam Dynamic Low Volatility Excess Return Index™ Strategies
- A more simplified IUL story



Please review these key dates for transitioning our current Accumulator IUL product to the new Accumulator Ascent IUL:

**April 7, 2022:** All applications for the current version of the product must be signed and dated. We must receive these applications signed and in good order no later than April 15, 2022. Applications signed and dated after April 7, 2022, will receive the new version of the product.

**April 8, 2022:** Our illustration systems will be updated with the new version of the product, and marketing materials will be available on our product microsite and symetra.com.

**June 15, 2022:** All cases for the current version of the product must be issued/paid. For 1035 exchange cases, the deadline will be extended if the only outstanding requirement is the receipt of 1035 funds.

### **New index cap and participation rates for Accumulator and Protector IUL**

We will be making index cap and participation rate changes to our Accumulator and Protector IUL products, effective with the **May 14, 2022** index sweep date. These changes will affect all in-force policies and new business, including new premium, transfers (including DCA) and reallocations of matured segments. For more details on our rate changes, please review the following:

- [In-force Accumulator and Protector IUL rates \(PDF\)](#)
- [Accumulator Ascent IUL rates available at launch \(PDF\)](#)

**Stay tuned for more details about our new Accumulator Ascent IUL product!** If you have questions, contact your regional vice president or the Symetra Life Sales Desk at 1-877-737-3611 or [lifesales@symetra.com](mailto:lifesales@symetra.com).

## Related links

- › [Our Product Suite](#)
- › [Symetra At-A-Glance \(PDF\)](#)
- › [About Us](#)
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## Brand partnership

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Symetra Accumulator IUL and Accumulator Ascent IUL are flexible-premium adjustable life insurance policies with index-linked interest options. Policy form number is ICC17\_LC1 in most states.

Symetra Protector IUL is a flexible-premium adjustable life insurance policy with index-linked interest options. Policy form number is ICC18\_LC2 in most states.

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

Symetra Accumulator IUL, Accumulator Ascent IUL and Protector IUL have 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 policies do 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.

It is not possible to invest in an index.

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: 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.

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.

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This is not a complete description of the Symetra Accumulator IUL, Accumulator Ascent IUL or Protector IUL products. For more complete descriptions, please refer to the policies.

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