

Symetra Term vs. The Other Terms

See how our Symetra Term pricing competes with the other term products in this marketplace showdown!



10-Year Term

Female, Age 38, Standard Non-Nicotine \$5 million death benefit

Rank No.	Carrier	Product	Premium
1	Symetra	Symetra Term	\$2,350
2	Principal	10-Yr Term (10/2022)	\$2,350
3	Thrivent	Level Term IV	\$2,375
4	Pacific Life	PL Promise Term	\$2,409
5	Ohio National	FlexTerm Series XII - 10 Year	\$2,435

Male Age 58, Super Preferred Non-Nicotine \$5 million death benefit

20-Year Term

Rank No.	Carrier	Product	Premium
1	Lincoln	LifeElements Level Term 20	\$17,447
2	Protective	Classic Choice Term 20	\$17,526
3	Symetra	Symetra Term	\$17,637
4	American General	Select-a-Term 20 Year	\$17,637
5	Pacific Life	PL Promise Term	\$17,652

15-Year Term

Female, Age 58, Super Preferred Non-Nicotine \$5 million death benefit

Rank No.	Carrier	Product	Premium
1	Lincoln	LifeElements Level Term 15	\$8,083
2	Symetra	Symetra Term	\$8,124
3	Principal	15-Year Term (10/2022)	\$8,124
4	Protective	Classic Choice Term 15	\$8,161
5	Pacific Life	PL Promise Term	\$8,812

30-Year Term

Male, Age 46, Preferred Non-Nicotine \$15 million death benefit

Rank No.	Carrier	Product	Premium
1	Banner Life	OPTerm 30 30 Year	\$8,216
2	Protective	Classic Choice Term 30	\$8,331
3	Symetra	Symetra Term	\$8,339
4	American General	Select-a-Term 30 Year	\$8,401
5	Pacific Life	PL Promise Term	\$8,430

A full list of full competitor names is provided on the next page. Competitor information is current and accurate to the best of our knowledge as of Jan. 25, 2023.

Benchmark Competitors and Products

American General - Select-a-Term

Banner Life - OPTerm

Lincoln - LifeElements Level Term

Ohio National - FlexTerm Series XII

Pacific Life - PL Promise Term

Principal - Term

Protective - Classic Choice Term

Thrivent - Level Term IV

Contact us

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Symetra Term Life Insurance is issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Policy form number is ICC18_LC1 in most states. Not available in all U.S. states or any U.S. territory.

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

Competitor information is current and accurate to the best of our knowledge as of Jan. 25, 2023; however, this material is not valid after Apr. 25, 2023. These comparisons may not be used with the public. The comparisons in this communication are of different products which vary in premiums, rates, fees, expenses, features and benefits. The data shown are taken from various company illustrations. It is possible that there are differences between the products compared which are not reflected and/or of which we are unaware. Every effort has been made to present accurate information, but keep in mind that only the contract page and/or individual policies from each of the companies represented contain the complete details of each policy and rider discussed. Current interest rates may be different for each company and may not be guaranteed. Complete personalized policy illustrations for each representative company must be presented or discussed with your clients. Please have your clients consult with their professional advisors to find out which type of life insurance is appropriate. Policies and contracts may not be available in all states.



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