



Symetra Life Insurance Company
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Bellevue, WA 98004-5135

Telephone: 1-800-SYMETRA or 1-800-796-3872

DISCLOSURE STATEMENT

EMPLOYEE ACCELERATED BENEFIT INSURANCE WHAT YOU SHOULD KNOW IN THE EVENT OF TERMINAL ILLNESS

The accelerated benefit in this life insurance product may provide benefits to pay for long-term care services, but is NOT part of a long-term care or nursing home insurance policy and the amount this product pays you may not be enough to cover your medical, nursing home or other bills. You may use the money received from this product for any purpose. Unlike conventional life insurance proceeds, accelerated benefits payable under this product rider COULD BE TAXABLE IN SOME CIRCUMSTANCES. We recommend that you contact a tax advisor when making tax-related decisions about electing to receive and use benefits from an accelerated benefit product.

Also, receipt of an Accelerated Benefit payment may adversely affect your eligibility for Medicaid or other government benefits or entitlements. The mere fact that you own a policy with an accelerated benefit product may affect your eligibility for these government programs. In addition, exercising the option to accelerate death benefits and receiving those benefits before you apply for these programs, or while you are receiving government benefits, may affect your initial or continued eligibility. You should contact the Medicaid Unit of your local Division of Medical Assistance and the Social Security Administration for more information.

Symetra Life Insurance Company will pay the Accelerated Benefit subject to the terms of the Employee Accelerated Benefit Insurance provisions and all other provisions of the group policy and certificate of insurance. Please read your Employee Certificate carefully.

Briefly, however, the Accelerated Benefit is available when you have given Symetra satisfactory evidence, including a licensed physician's certificate, that you have 12 months or less to live. Symetra may require the physician's certificate to be from a physician that Symetra chooses.

Payment of the Accelerated Benefit will affect the death benefit. Any Accelerated Benefit amount paid will be paid in a lump sum. The amount of insurance will be reduced by the amount of the lump sum payment.

Symetra® is a registered service mark of Symetra Life Insurance Company.