

LIFE INSURANCE THAT WORKS FOR YOU



SYMETRA WORKLIFE UNIVERSAL LIFE

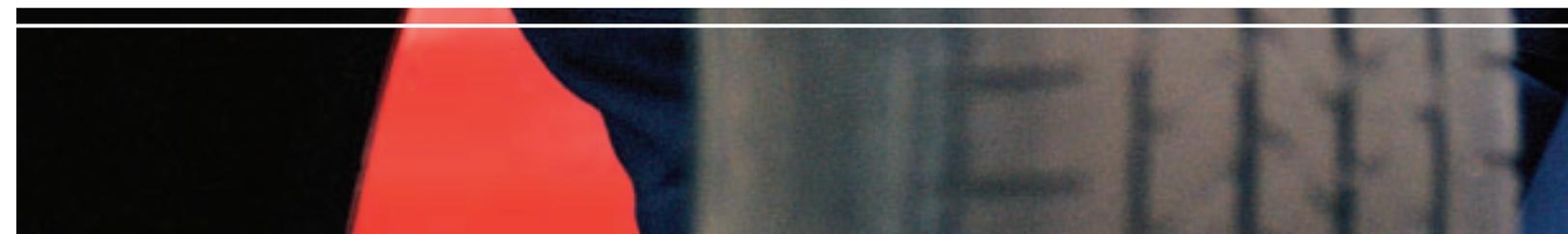
SYMETRASM
FINANCIAL



How s your WorkLife?

You work hard every single day. You understand commitment. You've come to know the meaning of sacrifice.

With Symetra WorkLife, you can bring home your reward – *the peace of mind of a secure future for you and your family.*



Symetra WorkLife UL can help:

- Brighten your family's financial future
- Protect your dreams with living benefits

HERE'S HOW

1 By providing a death benefit guaranteed all the way to age 100, competitively priced.

For just \$5 per week: If you're 28 years of age, non-tobacco use⁶, you immediately reach a guaranteed death benefit of \$50,803. And knowing your benefit will be there all the way to age 100 gives you additional peace of mind, considering life expectancy has increased significantly during the last century.

⁶ To be classified non-tobacco use, you must not have used any tobacco-related products for at least one year.

Average Life Expectancy⁷



Developed by Symetra using information gathered from the Single Life Expectancy Table "Table I" in IRS Publication 590, 2004.

⁷ Average number of years of life remaining at attained age referenced.

2 By giving you the freedom to choose and to change.

Symetra understands you and your family need room to grow. The Automatic Increase Option (AIO) allows you to elect additional coverage by simply increasing your weekly premiums by \$1 or \$2 for periods of five or ten years. In the above scenario, the death benefit would grow from \$50,803 (age 28), all the way to \$122,209 (age 38), simply by choosing to pay \$1 more per week.⁸

Growing Death Benefit

Policy starting at age 28 at \$50,803. AIO begins after 1st year of coverage, at age 29, and here's how the death benefit grows:



⁸ Per the AIO, increase begins at first policy anniversary, which in this illustration would be age 29.

EVEN MORE WAYS SYMETRA WORKLIFE UL MAKES IT EASY

→ Flexible Benefits

You select the amount of insurance that fits your budget and your needs, and can make adjustments as these needs change.

→ Benefits Now, If You Need Them

Should you be diagnosed as terminally ill by a qualified health professional, or confined to a nursing home for at least six months, the Terminal Illness and Nursing Home Accelerated Benefits pay up to 100% of a discounted death benefit⁹ in advance.

→ Coverage for the Whole Family

WorkLife UL offers coverage for your spouse and children at an additional premium.

→ A Payment Plan You Can Work With

You pay for your insurance through the convenience of payroll deduction. No paper bills. No hassle.

→ Coverage That Follows You

Your coverage stays with you even if you terminate your employment, retire, or experience a change in health.

⁹The death benefit elected will be discounted, as it is an early death benefit payment reduced by loans, loan interest and withdrawal. Percentage may be lower in some states.

WE DIDN'T JUST JUMP ON THE WORKSITE LIFE INSURANCE BANDWAGON, WE BUILT IT.

You may have asked yourself, "Why did my company choose Symetra?"

They want to do business with a company that's been around for a while, and that understands how to help businesses set up an effective worksite life insurance plan.

In the WorkLife policy, they see strong benefits with flexibility. They see coverage uniquely geared to handle the long-term needs of their employees.

SYMETRA FINANCIAL

Symetra Financial is a group of affiliated insurance and financial services companies, including Symetra Life Insurance Company. Symetra Life Insurance Company (established 1957), has grown to a company with 2 million customers, over 1,200 employees and more than \$22 billion in GAAP assets as of December 31, 2004.* We work in partnership with 20,000 agents and advisors who are dedicated to serving the needs of their clients. Together, we provide annuities, life insurance, group employee benefits and retirement plans to customers throughout the United States.

* Source: Financial data per closing statement of December 31, 2004.



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The policy form numbers for WorkLife Universal Life are WS-1000 4/05, WS-1015 4/05 and WS-1020 4/05 depending on state where issued.